

**RUBICAM
DICTATION STUDIES**

RUBICAM SHORTHAND COLLEGE
ST. LOUIS, MO.



Class Z56

Book H638

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RUBICAM

DICTATION STUDIES

AS DEVELOPED AND TAUGHT
IN THE
RUBICAM SHORTHAND COLLEGE
ST. LOUIS, MO.



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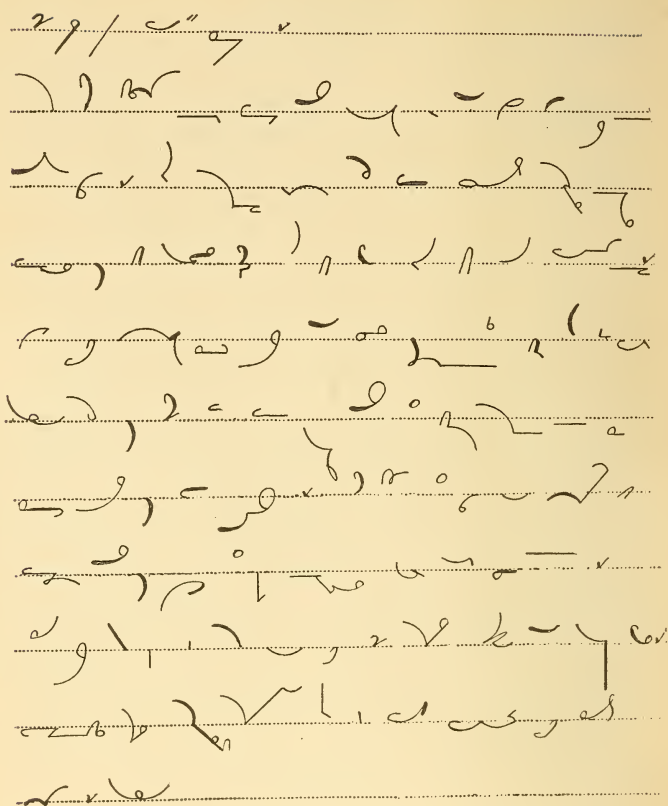
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LUMBER

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1

Dear Sir:—

We have on hand at one of our pole yards the following Cypress Poles which we wish to dispose of:

| | | | |
|-----------------------|-----|---|--------------|
| Peeled Cypress Poles, | 300 | | 35' 7" top. |
| “ | “ | “ | 300 35' 8" “ |

If you can use them, let us hear | from you promptly.

We are in a position to make reasonably prompt shipment of all lengths and sizes in Cedar and Cypress. We are making | a specialty of street railway ties of all kinds, both Sawed and Hewn, and have several thousand 6x8-7 Mxd. Oak Hewn | ties ready to ship.

Let us have your inquiries and we shall be pleased to name you the very lowest prices.

Yours truly,

(123)

2

Gentlemen:—

In addition to the large regular stock of Lumber and Building material which we handle in our yard, we have on hand at all times | about 40,000 Standard Oak Railroad Ties, also Oak Switch Ties, Long Leaf Yellow Pine timbers, etc. If at any time you are needing Ties | or Timbers for immediate repairs for your track we will be pleased to supply your needs.

It is often a source of much delay and | financial loss to await the railroad's convenience to make necessary repairs to your tracks, and aside from this, their charge for doing such work is | considerably more than it could be done by yourself, if you had the necessary materials.

We shall be pleased to have your inquiries for anything | in this line and will take pleasure in naming our lowest prices.

Yours truly,

(139)

3

Gentlemen:—

We acknowledge receipt of your letter of the 3rd ordering two cars of lumber.

We have entered your order for one carload of beveled siding | from 1¼" stock, Common (X) grade, and will ship it as soon as we can get an empty box car to our | yard and loaded.

The entire lot of the 1½" Common flooring has been sold, your letter reaching us too late. Some of | it goes to your town to other firms, and the remainder to a large cotton mill in upper South Carolina. We have on hand the | following:

- 1 Carload Common Siding, beveled,
resawed, from 1¼" stock.
- 2 Cars from 1" stock.

We will offer this material to | you at the prices named you in our last letter, subject to prior sale. If you want it, you may wire us at our expense; | and we advise you to do so at once, for there are others after it, and if they order before you, they will be entitled | to it.

All the above mentioned stuff has been in our sheds for some time and is thoroughly dry, and the only reason we have | for offering it at reduced prices is that we want to use the storage place for other purposes. After this lot is sold, no more | can be had at the same price, for lumber is going to advance rapidly in a short time. Business has been very good and we | are now about two weeks behind in our regular orders. Owing to these facts, we are very sorry that we cannot give you an option | on any of the above specified material.

Respectfully,

(308)

4

Gentlemen:—

In reply to yours of August 9th, we beg to quote you on 56 pcs. 64 ft. Piling 8" tops, Cypress, a price of | 25 ½¢ per linear foot, f. o. b. cars Peoria. We realize this is very long Piling and hard to get.

Can ship | same within 30 days, if we receive the order at once.

Yours truly,

(63)

5

Gentlemen:—

We are in position to load 5 or 6 carloads of 5x7x7 White Oak Sawed Ties, and quote you a price | of 5¢ f. o. b. cars Des Moines. We can load at once four cars of these, and the other two within a couple | of weeks.

Can quote 48¢ on hewn stock.

Yours truly,

(61)

6

Dear Sir:—

We can furnish you during the next six months with 20,000 Red Oak 6x8x8 and 10,000 White Oak Ties | 6x8x8. These Ties will be within one hundred miles of St. Louis and we can make the following prices f. o. b. | cars loading point:

No. 1 White Oak 49¢

No. 1 Red Oak 38¢

If you can use any of these, we shall be | glad to hear from you. We can also furnish Piling, Poles, Bridge Timbers, Crossing Plank, according to any specification ordered.

Yours very | truly,

(101)

7

Gentlemen :—

We can quote you the following prices on props f. o. b. cars Springfield, Ill., as per your inquiry of the 23rd:

| | | |
|-----|-------|--------------------|
| 8' | | 10 $\frac{1}{4}$ ¢ |
| 9' | | 12 $\frac{1}{4}$ ¢ |
| 10' | | 13 $\frac{1}{2}$ ¢ |

On 5 $\frac{1}{2}$ ' Ties 4x5, hewn on two sides, we | can quote you a price of 9 ¢ f. o. b. cars Springfield.

As to the White Oak Lumber, we have an unlimited supply, and | if you will send us sizes and specifications, we shall be glad to quote you.

Yours truly,

(92)

8

Dear Sir :—

Enclosed herewith letter from the Hooker Timber Co. in connection with a contract, which they executed Nov. 31, 1899, for a Spur track put in | at Arcadia. They advise us that as they have abandoned operations at that point, they would like this Company to release them from the obligation of | the contract, and have the Spur track taken up, if the Company does not wish to use it for other purposes.

Will you kindly arrange | for same.

Yours truly,

(79)

9

Gentlemen :—

Referring to the above numbered orders, your numbers 388 and 403, Exchange numbers 5045-50 and 5327-30, and confirming our conversation with | your Mr.

Smith this morning, we will ask that you withhold shipment for the present on all the No. 4 boards which you are reserving | for us. We are not in a position to handle this stock as fast as you are shipping it, and we trust it will not | inconvenience you to hold this stock for us for thirty days, or until we advise you to resume shipment.

Respectfully, (45)

10

Gentlemen:—

If you are using crating lumber or box shooks, we can sell at a very low figure, considering market conditions.

Owing to the financial | and other disturbances in the mill districts during the past six months, the visible supply of lumber is materially reduced. We would advise that you | arrange to cover your needs before the car shortage becomes acute.

Give us a list of your specifications and let us quote you prices.

Respectfully, | (75)

11

Gentlemen:—

We want to call your attention to the fact that we are making a specialty of Gum and Yellow Pine Box Shooks and Crating.

We | can make you such attractive prices that we know you will be interested in them. If you will let us know your requirements we shall | be glad to quote you.

Trusting that we may have the pleasure of hearing from you, we are,

Respectfully, (89)

12

Dear Sir :—

I hand you herewith tissue copy of lists of lumber invoices sent at various times to offices under your control for approval, and voucher which | has not been returned to date, with the request that instructions be issued to have lumber invoices handled more promptly in the future. I have | recently received a number of complaints from shippers, relative to delays in settlement of their invoices.

I am compelled to ask for co-operation, with the | above end in view.

Yours truly, (81)

13

Dear Sir :—

We are starting up operations in Indiana and are desirous of finding some competent company or man who is acquainted with the steam railroads and | interurbans of Indiana and Ohio, to secure business for us. Thinking that, with your acquaintance in that territory, you may have orders for ties and other | railroad material which you cannot fill, and which we may be in position to cover, we shall be glad to hear from you.

If you | think you can get much business in this line, we can probably form some mutually satisfactory arrangement.

Yours truly, (94)

14

Dear Sir :—

Answering yours of the 14th, we herewith enclose requisition for material for which we are in the market, for shipment within the next three or | four weeks.

Kindly advise how many carloads of this you can furnish. We believe you quoted us a price of \$15.00 per M, f. | o. b. cars Kansas City, Mo. As soon as we hear from you favorably, we may send you an order.

The material must be shipped | subject to inspection at destination, as it would not pay us to send an inspector for a car or two.

Yours truly,

(97)

15

Gentlemen:—

Answering your inquiry of Feb. 14th for Cedar Poles, beg to state that we are not in position to quote you on Cedar Poles, | but quote you below on Cypress.

We are mailing you under separate cover a folder on Cypress, which may be of interest to you.

In | case you desire some other delivery for these poles, we shall be very glad to make same. We can quote you f. o. b. cars | Memphis as follows:

| | | | |
|-----------|-----|--------|----------|
| 30 ft. 6" | top | \$1.75 | per pole |
| 35 ft. 6" | " | 2.20 | " |

Kindly let us know | as soon as possible whether these prices are in line.

Yours truly,

(112)

16

To The Trade:—

Kindly look over the list of hardwood lumber we enclose. This stock is dry, strictly graded, and runs good widths and lengths with the exception | of our 5/4 hard maple, which is a nice lot of clean lumber, but does not run wide. Our log-run elm is a | choice lot of genuine Northern Michigan soft gray elm, running practically No.

1 common and better, containing a very small percentage of No. 2 common. | We have a large quantity of good No. 3 common Michigan birch, which is excellent lumber for factory or crating purposes.

We can make prompt | shipment of any stock shown, and shall be glad to name you prices if you are interested.

Yours very truly,

(120)

17

Gentlemen:—

We have been sending you our stock sheets, specials, etc., from time to time, with the hope of establishing a business relationship | with you, which would be profitable to us both.

We have a decided advantage over most lumber yards in that we carry a complete line | here in St. Louis of all kinds of building material, such as Yellow and White Pine boards, dimensions, siding, finish, also Maple and Oak flooring, | etc. We also carry a large quantity of millwork, and all kinds of hardwood. In this way we can load our cars from our | own yards at short notice.

We can also ship small lots, if you do not need as much as a carload at a time, and | we should like to receive your inquiries when you are in the market.

Call us up by long distance phone should you be in a | special hurry for any material. We can load the same day order is received.

Respectfully,

(165)

18

Mr. J. B. Stone,

Springfield, Mo.

Dear Sir:—

In reference to your letter of Dec. 6th regarding switch ties on our requisition No. 682, of Oct. 8th, nine

sets have been shipped. I have | written the parties who have the order to hurry the balance out and to advise me from what points they will load. On account of | change from the Old Specification Switch Ties to the New Specification Switch Ties, and to the holding up on placing orders for new | Specification Switch Ties, the switch tie situation is in very bad shape. However, I am doing everything possible to get a supply of switch ties | on hand. Will keep this particular requisition, and will try to get them ready for shipment at the earliest date possible. Of course, you understand | that when they are ready for shipment Mr. W. R. Hooper, Tie and Timber Inspector, will attend to the inspection, loading, and shipment of all | switch ties.

Yours truly,

(154)

19

Mr. Walter Knight,
Baltimore, Md.

Dear Sir:—

A great many mills are shut down, and do not expect to resume work until higher prices prevail: hence we urge you to grasp this | opportunity that we offer:

| | | | | |
|---------|------|----|------|---------|
| 700,000 | feet | 1 | inch | Cypress |
| 100,000 | " | 1¼ | " | " |
| 75,000 | " | 1½ | " | " |
| 200,000 | " | 2 | " | " |
| 100,000 | " | 1¼ | " | Gum. |

The Gum will be sold log run, or on grade if you | desire, and the Cypress on grade only. This stock has been cut and on sticks for several months, and is in excellent condition.

Let us | hear from you, giving us a list of your requirements for the next six months or more, and we

shall take pleasure in quoting you | lowest delivered prices.

Respectfully,

(104)

20

Eau Claire Lumber Co.,

Leavenworth, Kan.

Gentlemen :

Replying to your valued favor of the 17th, beg to state that we are unable to quote you on random shingles. The shingles which we | quoted you under date of the 14th are all we have to offer.

In regard to the 1¼"x5" and | 6" Cypress, 14' and 16', we are pleased to quote you this material at \$44.50 and the 4" No. 1 Square Cypress Pickets at \$26.00.

We do not handle Y. P. flooring, but we | have about 5,000' of 1x4 Y. P. Strips, which we could run to Flooring for you at \$30.00 per M | feet. All the above prices are f. o. b. cars your city.

In regard to the Y. P. Flooring wish to state that we would | ship you all stock regardless of grade. That is, we would guarantee the grade to be B and Btr., but would not sort the flat | or edge grain, or any of the upper grades. This you could do if you desired.

Thanking you for your inquiry and hoping to be | favored with your valued order, we are,

Yours very truly,

(210)

21

Graham Lumber Co.,

Memphis, Tenn.

Gentlemen :—

We have your favor of Feb. 16th, for which we thank you, and desire to quote you the following prices

f. o. b. cars Omaha, | Neb. These prices are subject to prior sale and immediate acceptance only:

101,000 Standard Oak Ties 65¢

2,000 35" 6" Cypress Poles \$3.10

We shall have to get some figures on the treatment of Cypress Poles and Yellow Pine Ties before we | can quote you on same, the price varying according to the kind of treatment you desire.

For the Poles we would recommend wood preserver treatment, | which the Western Union and Telephone Companies are using to a great extent. We can get you data on this which we think will | convince you that this treatment is a very good one.

In regard to the Bridge Timbers, Switch Ties and Plank, the price depends somewhat on | the specifications, and as soon as you are in the market for these, we shall be very glad to take the matter up with you | further. The market on all of this material has been going up lately, and it will be advisable to place orders as soon as possible | in order to take advantage of the lowest figures.

Yours truly,

(211)

22

Mr. Chas. T. Behrens,
Pur. Agt., M. K. & T. Ry.,
St. Louis, Mo.

Dear Sir :—

As per your letter of Dec. 4th, below please find list of contracts now in effect:

Contract No. 5072, between the Mack Timber Co. and | Overland R. R. Co. and Rock Hill R. R. for furnishing across ties, expiring December 31, 19....., unless renewed by mutual agreement.

Contract No. 4992, | between the Mack Timber Co. and the Blue River Ry. for furnishing across ties, expiring Dec. 31, 19.....

Contract No. 5684, between Ed. Blakie and | the Black Creek R. R. for furnishing engine wood, expiring Dec. 31, 19.....

Contract No. 5511, between D. Hill and the Overland R. R. Co. | for furnishing across ties, expiring Dec. 31, 19

Contract No. 5483, between the Buck Timber Co. and the Blue River R. R. Co. for furnishing | wood, expiring Dec. 31, 19.....

There are no contracts which have been in effect during the year 1910 that have expired.

The only arrangement for | material purchased which approaches a standing arrangement is on the switch tie question, as I have established a price per linear foot, which is paid | to the various parties who are in position to furnish ties.

Yours truly,

(192)

GRAIN



GRAIN

23

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24

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23

Gentlemen:—

Today we received your car No. 58934 Wabash, inspecting No. 3 white oats fair quality, and we sold same at $41\frac{1}{2}\phi$ delivered elevator, | Merchants' Exchange weights, top price we could realize. This will probably be a little disappointing to you, as the market is $\frac{1}{2}\phi$ to 1ϕ | lower today under weight of increased receipts and in line with the break in corn; at the decline, however, there was a very good demand, which | leaves the market in good shape for tomorrow's business.

Price Current enclosed will give you detailed report of the market.

Yours truly,

(97)

24

Gentlemen:—

We have yours of the 9th in reference to your contracts No. 384 and No. 558. We will keep these contracts on file so that | we can refer to them at any time. Will look into the rates from both points and figure out about what this meal will cost | us delivered St. Louis.

If the Hutchinson meal proves to be choice and the cars run uniform, we shall have no trouble disposing of it | East, as the Eastern trade demands a strictly choice meal. Local trade will take almost anything you offer them, provided you get the price down | low enough.

As soon as we can dispose of this meal will make returns to you along the lines suggested.

Yours very truly,

(122)

25

Gentlemen:—

Herewith returns on oats, car No. 6665 New York Central, all papers attached. You will note overcharge in freight basis unloading weights, | but as your elevator

loading weight is 48,000 lbs., you will probably want to file claim for loss in transit, and it will be | necessary for you to have the expense bill; accordingly, we did not enter it for refund in freight. Condition of this car shows apparently O. K. | on arriving, as well as at the elevator; and while there is no evidence of leak, it is possible it may have been broken | into in transit and repaired before arrival.

Market shows heavy excepting on good quality No. 2 corn, which sold at yesterday's price, namely $59\frac{1}{2}\phi$, choice $59\frac{3}{4}\phi$. It will take some outside demand to maintain the present level; No. 3 corn exceedingly dull.

The Price Current enclosed | will give you market in full.

Yours,

(157)

26

Gentlemen:—

On the puts we had sold for you, we today bought for your account 5,000 bushels July wheat at $99\frac{3}{8}\phi$ and so | notified you, and, as per your instructions, we bought a put on May wheat and sold a call as per enclosed memorandum.

Yours very | truly,

(51)

27

Gentlemen:—

Subject to your wire acceptance and our confirmation, we are pleased to offer you good, clean winter wheat bran in 100-pound sacks for prompt | or January shipment at \$26.85 Pittsburg basis, including your commission of \$3.00 per car. Will be glad to hear from you if | you can work any business at this figure.

Yours very truly,

(61)

28

Gentlemen:—

We confirm purchase from you today, as follows: 25,000 bushels sample No. 3 white corn, 60¢ f. o. b. elevator, your weights and | grade final, to be loaded in L. & N. cars, billed John Smith & Co., East St. Louis destination.

It is part of this contract | that none of this corn is to be loaded before Monday of next week.

Yours truly, (66)

29

Gentlemen:—

In confirmation of our telephone message of today, we sold for your account one car of No. 2 white St. Charles at 77¢ ' per bushel, track St. Louis. Load 40,000 pounds in this car and bill it to the Safety Warehouse and Elevator Co., East St. Louis, | Ill., via the Southern Railroad.

We hope sale is satisfactory.

Yours truly, (62)

30

Dear Sir:—

Your car oats 26439 I. C. in today and graded "Sample Grade", and we sold same by sample at 50¢ per bushel net track. | The price obtained was the most that could be brought out on these oats, as they were very poor, with too many small grains. |

Very truly yours, (53)

31

Gentlemen:—

We today sold your car wheat 31909 C. P. graded red, testing 58½ pounds, at \$1.10 per bushel switched

elevator this side, St. Louis weights. This was the very most obtainable on account of the great number of mowburned grains in the car. We trust sale is satisfactory. |

Referring to the enclosed for full and complete details of today's market and awaiting your further favors, we remain,

Yours truly, (71)

32

Gentlemen:—

Again referring to your favor of the 3rd inst. relative to sacks: We have checked the memorandum with our books and find that the | only difference seems to be in the lot of 600 sacks shipped us on Aug. 23rd. This is the lot of sacks which the | railroad did not deliver us and about which we wrote you several times.

We have filed claim against the railroad company for the loss of | these sacks for your account, and we have charged these sacks to your account, as per enclosed bill. We think this better than to allow | the account to remain open longer, earning sack hire.

Yours truly, (111)

33

Gentlemen:—

We have your favor of the 10th and are sorry that we are unable to offer any wheat at your figure. The very best we | can do on today's market will be \$1.52 f. o. b. track East St. Louis, St. Louis official weights and grades. There is | a much better demand for Kaffir in the last few days, and we are looking forward to a healthy reaction. The large shippers are | bidding \$1.17 to \$1.18 for 100-lb. bran. We are making sales to nearby

points on a basis of \$25.40 for good bran in new sacks. Let us hear from you at any time, as we would like very much to do business with | you.

Yours very truly,

(129)

34

Gentlemen:—

Referring to letter next attached under date of the 17th from the Hobart Mill & Elevator Co. We presume we shall have to make some | settlement with these people, so kindly advise on what basis we are to render account sales. We wrote you several days ago along this same | line, but up to the present have not heard from you.

You might explain to them that we were under the impression that you had | already paid for the car of millet seed or we would not have drawn back on them for the car of oats. We cannot | do anything until we hear from you, so please advise as soon as possible.

Yours very truly,

(117)

35

Gentlemen:—

On basis today's market we can quote you good winter wheat bran in 100-lb. sacks at \$1.30 per hundred, and hard wheat mixed feed at \$1.31 per hundred. | We can offer you soft wheat mixed feed in 100-lb. sacks for February shipment at \$1.34 per hundred. We have one | car of milo maize at \$1.75 in bulk and No. 2 Kaffir corn at \$1.70 in bulk. The above prices | are all delivered Toledo.

We shall be glad to hear from you by wire if you are interested, and we trust that we may have | the pleasure of some business with you in the near future.

Yours truly,

(118)

36

Gentlemen:—

We have yours of the 12th, also sample of your mill run bran. We shall be pleased to have your best offer on 5 to | 10 cars of bran to run equal to this sample, put up in new 100-lb. sacks, March shipment. Also would like to have a | sample of wheat screenings if you have any to offer. Quote basis group one.

Yours very truly, (67)

37

Gentlemen:—

The car of barley we sold for you to one of our local malters was refused by the buyer this morning on account of same | not running like sample. We went down and looked at this car, and found it was much trashier, with more wheat in the car, than | original car showed. We were able to make the buyer take this car, however, though at a difference of 1¢ per bushel. We hope | this will meet with your approval.

Our cash markets here today are a little stronger on cash grain, principally on account of receipts being small, | and we look for higher prices the latter part of this week, as we do not expect to see very large receipts.

Awaiting your further | favors, we remain,

Very cordially yours, (132)

38

Dear Sir:—

As per instructions of your Mr. Smith, we today bought for your account at the opening 25,000 May wheat at \$1.09. Mr. Smith also gave us an order to buy 40,000 May corn at 65¢, but we did not understand him to say that | this was an open order. On that account we

have canceled the order and await your further pleasure. Of course, if it is your intention | that this be kept as an open order, you can telephone us tomorrow morning and we shall be glad to book the order as such. |

Yours truly,

(102)

39

Gentlemen:—

Your car wheat 17789 M. & O. received on the east side today graded 3 red. There were two kinds of wheat in the car. | About $\frac{2}{3}$ of the wheat tested 57 pounds and was badly damaged. The balance of the wheat, on top and center, was very nice | wheat and tested $57\frac{1}{2}$ pounds. We sold the car round at \$1.21 per bushel switched, which was the very highest obtainable | and we trust meets your full approval.

We refer you to the enclosed Price Current for full and complete details of today's market.

Yours very | truly,

(51)

40

Gentlemen:—

Your telegram received and we wired you immediately that it is impossible to buy Kaffir on this market. We understood this morning that Kemper at | Kansas City was offering Kaffir at \$1.53 St. Louis, but on taking it up with him, he advises he has paid as | high as \$1.47 Kansas City today. He also states he is bidding \$1.10 Kansas City for all the bran | he can get hold of. We sold a car of bran here today that came from the Miller Milling Co. on track at \$1.20.

There | is a very good demand for Kaffir in this market. We could easily obtain \$1.55 today.

Yours truly,

(121)

41

Gentlemen:—

We received today from the Howard Grain Co. of Kansas City an inspection certificate on our car No. 12198. We understand that this car was shipped | from Hooker on Jan. 21st and arrived in Kansas City on the 27th. Although the car was in transit only six days, it inspected | heating at Kansas City on arrival. This no doubt accounts for its being in such inferior condition when it arrived in St. Louis. We regret | that you were not advised as to its condition when it arrived in Kansas City, so that you could have arranged to have it unloaded | there at a very small loss.

We are still working on the car, but it will be a few days before it will be entirely | cooled off and in shape for us to offer for sale. We are attaching herewith the certificate from the Kansas City Inspection Department that | was sent us by Howard Grain Co.

Yours truly,

(159)

42

Gentlemen:—

We had in today your car of wheat No. 125171 S. F., grading No. 2 red, testing 59 lbs., and sold same at 95½¢ delivered to elevator St. Louis. This was a very nice car of wheat, but owing to the light test and general absence of buyers, | we were unable to secure a better price. Some No. 2 red wheat sold as high as 96½¢ on destination terms, but these | are times when we deem it unwise to sell wheat to go beyond the city limits.

The futures opened very weak this morning at 91¾¢ for December, but closed about 2¢ higher, mainly on the improved condition of Wall St., and the working of some export business | here and at the coast.

We doubt if the advance will hold, but on any re-

cession we believe our December a purchase, for the reason | that receipts are going to fall off, and outbound lines are furnishing cars now to take wheat out of elevator, so that our stock | will decrease rapidly from now on.

Very truly yours,

(189)

43

Dear Sir:—

Referring to your car wheat 31909 C. B. & Q., of which we advised sale Saturday. The buyer resampled the car and this morning | early reported a rejection on it. That is, the resample drew more red grains than the original sample showed. He would not take it at | any price, so we had to cancel the sale. We have been working all day on this car trying to resell it, but so far | have not been able to get anything like a reasonable bid on it. The market for this kind of wheat at present is very quiet | and prices irregular. We will keep working on it and sell it to the best possible advantage just as soon as we can. This wheat | is badly mowburned and, of course, such wheat is a slow sale, and it may take some days to work it off at anything like | a reasonable price.

Awaiting your further favors, we remain,

Yours truly,

(136)

44

Richmond Milling Co.,
Richmond, Va.

Gentlemen:—

Have yours of the 22d and note same. We have offered millet seed to several parties in the East at \$2.50 f. | o. b. St. Louis, offer being subject to prior sale. We will not dispose of this car until we hear further from

you. We | simply sent out the quotations to get a line on what the East was doing. Our markets are off about a cent a bushel on | both wheat and corn.

There seems to be very little doing among all the grain houses, and we know that there is not so | very much going on in feed.

We sold one car of bran to one of the local dealers at \$1.22 and two cars at \$1.21½; also sold a car of Kaffir to go East to net us 60¾c a hundred St. | Louis.

Yours very truly,

(154)

45

Mr. Jno. R. Winston,
Laredo, Texas.

Dear Sir:—

Your car wheat 6963 C. C. C. & St. L. received on the east side today graded 2 red, testing 59 pounds. We sold same | by sample on track at \$1.25 per bushel switched, which was the most obtainable, and we trust meets your full approval.

Receipts | of wheat today were moderate at 68,000 bushels, demand limited. Soft winter one cent a bushel lower; hard winter half to one cent lower. Receipts | of corn moderate at 88,975 bushels; market firm on 4 corn and 4 white corn, easier on 3 corn and 3 white corn, demand | slow. Receipts of oats liberal at 105,600 bushels; demand dull; market lower.

Awaiting your further favors, we remain,

Yours very truly,

(122)

46

Messrs. Wheeler & Colton,
Mobile, Ala.

Gentlemen:—

In accordance with our letter of yesterday, we enclose memorandum purchase of one car very fancy No. 2 red

at \$1.10½; also one car No. 2 red, 58½-lb. test, at \$1.08½, both track East St. Louis. Your mill weights shipments will | be rushed forward. This confirms our phone conversation, as well as exchange of wires. While you were offered No. 2 red at \$1.07, | under no condition could this have been country run wheat from this market; there is quite a little wheat in the elevator, which is held on | basis of the May option, and with a continued weakness. There is wheat here which was bought last September for mill account. These same people | have carried the wheat in elevator, subject to elevator storage, interest, insurance, etc., expecting their requirements to necessitate owning this wheat, in which they have | been disappointed by reason of the extraordinarily dull condition prevailing all over the milling country. Some of them now are selling out this wheat and | in several instances buying some hard wheat for mixing with it, so as to reduce the prices somewhat. I feel confident, however, none of the , wheat that you could buy from any elevator would equal in quality the wheat you getting today. Samples under separate cover for your inspection. |

Yours truly,

(227)

47

Graham Grain Co.,

Los Angeles, Cal.

Gentlemen :—

'We enclose debit memorandum covering charges on the 15,000 bushels of Burlington wheat. There is one item which we regret, and that | is the last one of storage on the 5,000 lot, where the amount is \$237.50. You were caught for one extra | day on this receipt, and we used every argument we could to try to get the elevator

company to waive this one day, but | without avail. They thought we were very ungrateful, claiming that we had stolen cars from other orders to fill this one, and, contrary to their | rules, they had coopered these cars instead of sending them back for the railroads to cooper. The warehouse receipt in question was dated July 27th, | and you will notice on our invoice of the 27th of September that you were credited with \$112.50, the accrued storage up | to that date.

Today's market was very weak and dull, closing 2¢ lower for the day. Lower cables at the opening of the liquidation | of December in all markets were the main features; also there is a noticeable lack of buying power, which leaves the market at the mercy | of the seller.

Our local banks talk, very hopefully tonight, and claim that they have passed the worst in the financial disturbance, which we | trust may prove correct. It will take the grain trade, however, some little time to recover from the jolt it has received.

Very truly yours,

(250)

Eddy Elevator Co., 48

Pittsburg, Pa.

Gentlemen:—

Herewith returns on oats, car No. 66650 Wabash, all papers attached. You will note overcharge in freight basis unloading weights, but as your elevator loading | weight is 48,000 lbs., you will probably want to file claim for loss in transit, and it will be necessary for you to have the | expense bill; accordingly we did not enter it for refund freight. This car was apparently in good condition on arriving, as well as at the elevator; | and while there is no evidence of leak, it is possible it may have been bumped into in transit and repaired before arrival.

Market | prices today were high excepting on good quality No. 2 corn, which sold at yesterday's price, namely $59\frac{1}{2}\phi$, choice $59\frac{3}{4}\phi$. | It will take some outside demand to maintain the present level; No. 3 corn exceedingly dull.

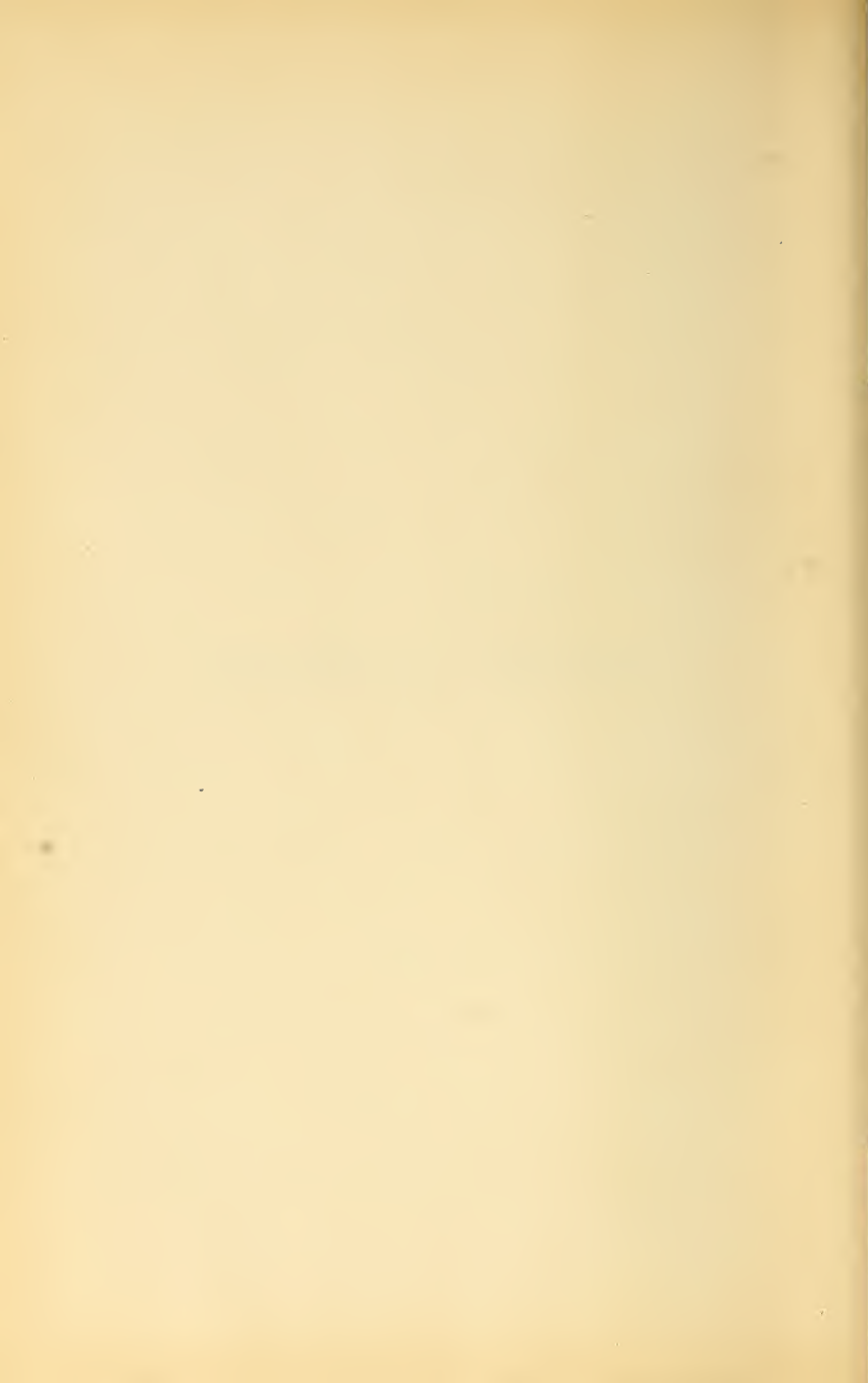
The Price Current enclosed will give the market in | full. If we can be of further service to you, command us.

Yours truly,

(164)



MISCELLANEOUS



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49

Dear Sir:—

We have your favor of the 31st inst., acknowledging receipt of the mortgage in the loan No. 2945. We note what you say about | the coupon on the debenture bond No. 11, Series A. It will be perfectly satisfactory to us to wait until the lady returns. We join with you | in hoping that you will be able to sell her some securities when she delivers the coupons.

The latter part of last week we wrote | that we would try to send you the remainder of the papers in the Smith & Clapp loans by today.

We shall not | be able to do so. They will probably be sent you about Wednesday.

Very respectfully,

(115)

50

Dear Sir:—

We enclose herewith a satisfaction of the mortgage given to us by Thomas S. Jones, recorded in Book 16, on page three hundred and two, | also a satisfaction of mortgage given to us by the same party, recorded in Book sixteen, on page three hundred and four. Please place these | on record, and when recorded send or deliver them to the First National Bank of your city. Enclosed find our New York draft No. 666 | for one dollar in payment of your fees.

Respectfully,

(83)

51

Dear Madam:—

Five years ago we made you a loan on the N. W. quarter of Section 31, Township 114, and Range 71. You paid us | no interest on this loan, and we placed our

mortgage in the hands of attorneys for foreclosure. The time of redemption of this foreclosure has | almost expired, and we write you to learn what you intend to do with the land. If you have any desire to keep it, we shall | be willing to renew the five hundred dollar mortgage and take a second mortgage for all the past due interest, taxes, costs, etc. | We can give you sufficient time to pay this second mortgage, so that the payments will not be hard for you to make. If you | do not intend to keep the land, you had better accept a few dollars and give us the deed to the same, rather than get | nothing. Please let us hear from you at once, stating what you will be willing to do.

Very respectfully,

(169)

52

Dear Sir:—

We received yesterday the deeds of trust from the Recorder, but I was away from the office all day, and I learned that we | are to sell the first, or larger deed, to a party who accepted today. I shall probably, therefore, not confer with you any further about | the matter for Mr. Brown, unless our client should change his mind and not take the loan.

Yours truly,

(63)

53

Gentlemen:—

We have an offer of \$17.00 per foot for the 25 foot lot on the west side of Minnesota Ave., 75 feet | north of Kansas St., and directly opposite the church and school. We have been holding this property at \$18.00 per | foot for years and have never received an offer of more than

\$14.00. I am, therefore, in favor of accepting the above | mentioned offer. The property is assessed at only \$8.00 per foot. It is known as lot No. 21, City Block 2951. Please | let me have your answer by return mail or telephone.

Yours truly,

(112)

54

Dear Sir:—

We presume you wish to have Mrs. Blossom's taxes paid this year in time to secure the 8% rebate granted by the city on | its portion of the taxes, which portion is about two-thirds of the whole; this rebate is granted only if the taxes are paid during | the month of September. The gross amount this year is \$503.94. We calculate that the rebate will amount to about \$26.87, leaving \$477.07 to pay, to which is to be added the Sprinkling Tax, which is a Special Tax, on which | no rebate is given. This makes a total of \$491.74 net.

If you will send us your check about August 30th for | \$250.00, we shall have sufficient from the August collections to pay the tax and take advantage of the rebate on the first day | of September.

Yours truly,

(151)

55

Dear Sir:—

In November, 1899, we sent you a list of lands in your county on which we have mortgages, asking you to buy them in at | the tax sale, unless the taxes were paid before the sale day. In that list was the Kemper land; namely, the N. E. quarter of | the S. E. quarter; the S. W. quarter of the S. E. quarter; and the S. E.

quarter of the S. W. quarter of Section | 25, Township 90, Range 28.

We are now informed that the land was sold for the taxes of 1898 to Mr. Call of your | city, and that the sale has not been heard from. Will you please look this up, and if possible get an assignment | of the certificate of this company? We have not as yet looked up your report for that year's tax business, but think you must have reported no sale. |

Yours truly,

(152)

56

Dear Sir :—

I herewith enclose statement for three months ending August 1st, with all vouchers, showing a balance of \$385.15. My intention was to use this balance in paying the Seminary's taxes due September 1st, thereby securing a rebate of 8% per annum on the city's portion. The entire General | Tax, when paid last year in October, was \$553.75; assuming that it would be about the same this year, and knowing that | the city's portion is about two-thirds, \$369.15, 8% from September 1st to December 31st, four months, would amount to \$9.84.

However, if you prefer that I send you a check for balance as shown, \$385.15, please reply to that | effect by return mail.

Yours truly,

(131)

57

Sirs :—

Perhaps you have enough funds on hand to make the following loan, which I consider first-class: For \$3,500, 3 years at | 5% on 419 S. 15th St., 8 room brick

dwelling, lot 25x150. About two years ago I sold it twice within one | month for \$6500 and \$7500.

It is in the railroad district, and the railroads have now bought the Leaf property on the | south side of Spruce St.; there is therefore little doubt that they will continue to buy northward until they reach Clark at least.

Yours truly, |

(100)

58

Dear Sir:—

Replying to your favor of the 22nd, enclosing the letter you received from Mrs. H. Stone, I beg to say that there is no truth | whatever in her assertion that somebody in our office informed either her or her husband that we did not have charge of the property | for sale. I have considered myself your sole agent for the sale of the property, not for the rent collections, ever since the day you | bought it; and I have never told anybody that we did not have it for sale, although I have said to several persons that the | rents were being collected by Mrs. Clark, a friend or relative of your family.

I am willing to allow Mrs. Clark some of the commission | in the present sale, and I have no doubt that I can satisfy her on that point.

The deed of trust reserves you the right | to pay it off at any time. You have the privilege of taking up the whole loan but not part, by paying all accrued interest | and three months' advance interest. I expect Mr. Stone to call for the title tomorrow.

Yours truly,

(192)

59

Dear Sir:—

According to promise, I herewith enclose per registered letter the complete set of papers connected with the D. W. & A. Brown \$1000 | loan on 842 Chatham Ave., a new 5 room frame house with concrete foundation, granitoid cellar floor, etc. The papers are itemized as | follows: The Title Guaranty Trust Co's Title to the whole of lot No. 5 in Block 4 of Page Avenue Heights, on the east half | of which lot stands the new house, 422 Chatham Ave., on which the enclosed papers are of first mortgage, as shown in | the second paragraph of the certificate of title; also principal note of said Browns for \$1000, dated March 28, 1910, | and their six semi-annual interest notes of the same date for \$30.00 each; also deed of trust recorded in Book 248, | page 538, in the office of the Recorder of Deeds; also Fire Insurance Policy for \$1500, expiring in April, | 1913, and Tornado Policy for \$600, expiring at the same time; also the joint bond of D. W. & | A. Brown and this firm to protect you against any Mechanics' Liens. As we have had charge of the payment of all bills for labor | and material, there is no possibility whatever of any liens of any sort.

The accrued interest for one month and nineteen days to May 17th, | the day you accepted the loan, is \$8.15. We will therefore thank you to let us have your check for | \$1008.15 by return mail.

In conclusion we may add that we collect all interest for our clients who lend money without | making any charge for doing same; so, if you will send us each interest note about two weeks before maturity, we will notify the owner | at once so that the notes will be paid promptly on March 28th and September 28th of each year.

Hoping to have further business with | you,

Respectfully yours,

(353)

60

Dear Sir:—

Referring to yours of the 31st ult., giving inside measurement of safe destroyed by fire at Gilmore, Mo., Dec. 19th, and suggesting that | safe of about same size as those stored at our Union Depot warehouse will answer the purpose at Gilmore; we have at the Depot, in | charge of purchasing Agent Hutchison, safes as follows:

Hull's Safe No. 60609, formerly at Detroit, Mich., inside measurement 21x16 $\frac{1}{2}$ x15".

Hull's | Fire Proof Safe No. 68941, formerly in use at Denver, Colo., inside measurement 19x13x12".

Lipton Co., Safe No. 1907, formerly | in use at San Francisco, Cal., inside measurement 14x10x10".

You might look over these safes and select the one you | think most suitable for Gilmore, advising me, when I will authorize transfer.

Yours truly,

(140)

61

Gentlemen:—

Replying to your esteemed favor of the 23rd inst., we are pleased to quote you the following discounts from Eastern list in page 30 of | catalogue mailed you under separate cover, on our Standard No. 1 sewer pipe and fittings, in carloads, f. o. b. our works, freight allowed to | Anderson, breakage in transit at purchaser's risk:

| | | |
|--------------|-----|----------|
| 3 to 24 inch | 77% | discount |
| 27 and 30 | " | 68% |
| 33 " 36 | " | 56% |

We herewith quote prices on our several grades of fire brick, in carloads, 40,000 minimum, f. o. b. Anderson:

| | | |
|------------------------------------|---------|-----------|
| Acme fire brick, square and shapes | \$31.80 | per 1000 |
| Three Star | " " " | 20.80 " " |
| Extra | " " " | 26.80 " " |
| St. Louis No. 1 | " " " | 22.80 " " |

Terms, 60 days net, or 2% off bill after deduction of freight, for cash in fifteen days from date of invoice.

Trusting that you will | see your way clear to favor us with at least a share of your business on basis of these figures, we beg to remain,

Very | truly yours, (177)

62

Dear Sir:—

Your order given Mr. Brown has had our careful attention, and goods have been forwarded.

We regret to state we are temporarily out of and | obliged to omit the 1 dozen Ladies' Embroidered Handkerchiefs at \$2.15.

We are out of the India Linen at 9½¢, | and unable to buy a good quality, and rather than disappoint you we have sent you a Longfold Batiste at 9½¢, which we | hope will be satisfactory.

Hoping the goods will reach you promptly, and thanking you for the order, we are,

Yours very truly, (97)

63

Gentlemen:—

We gave your representative an order April 12th for Bias Seam Tape, both in Cambric and Lawn, but as yet we have received no invoice | from you for same. We are entirely out of the sizes ordered and would like to know when you intend to ship same.

Kindly advise | us by return mail why you have not shipped the above, and when you will ship order.

Yours respectfully, (69)

64

Gentlemen:—

We are in receipt of your valued order of recent date, through our Mr. Forest, wherein you order No. 443 Suit Case in 22 inch. The | factory has discontinued making this size, as it was not a good seller, and we have taken the liberty of sending you this case in | size 24 at slight advance, rather than disappoint you by not sending any.

Trusting our action in this matter will meet with your approval, | we remain,

Yours respectfully, (79)

65

Dear Sir:—

We are in receipt of an order from you for one Percolator at \$8.75. We are very sorry that we are out of this | number at present, and have substituted a cheaper number, which is exactly the same grade, only with a plain pattern instead of the Colonial pattern. |

Yours respectfully, (52)

66

Dear Sir:—

We are in receipt of your favor of the first regarding the circulars displaying your No. 24 Watch assortment. We had originally intended to send out | 20,000 of these circulars with our General Catalogue, but we find it will be impossible for us to do this.

Kindly change the quantity | of these circulars from 20,000 to 5,000 and ship them to us with the goods and without the discount printed on them.

Yours | truly, (76)

67

Gentlemen: —

We are in receipt of the goods that you returned to us April 22d, and notice you state on the bottom of your letter that | goods were not as bought. In this connection would like to state that we notice you have returned 12 dozen No. 1326 Trimming | at 75¢ per dozen, 24 dozen No. 1325 at 75¢ per dozen, and 24 dozen No. 1323 at 37½¢ | per dozen. We are at a loss to understand why you return these goods, as the order was filled exactly as Mr. Armstrong sent it | in. It stated very plainly two boxes each of these three numbers, and on his sample card it states very plainly that there are 12 | pieces of 12 yards each to the box. We also notice you return ½ dozen Ladies' Neckwear. We find on looking this up that Mr. | Armstrong's order stated very plainly No. 5531 ½ dozen at \$2.75. The Tablets and Examination Blanks were also filled just as ordered. In fact, | we notice that you have kept a part of each number, as the order called for 5 dozen of each of these, and you have | only returned 2 dozen of one and 3 dozen of the other.

We do not know why these goods should have been returned, and we | should be very much pleased to hear from you as to just why you found it necessary to return this merchandise.

Yours respectfully,

(248)

68

Dear Sir: —

The Mail Order department is, as a rule, conducted to solicit in competition, not to co-operate, with the salesman. We desire herewith to call your | attention to the fact that our Mail Order department is so operated

as to work hand in hand with our representative in the handling of | orders from his trade.

You probably prefer for personal reasons to place your valued orders through our representative; but cases may occur when it is | impossible to communicate as promptly as necessary with him. In the event of such an emergency we desire you to know that orders transmitted by | mail will not only be handled with the same interest, accuracy and promptness as they receive through our representative, but that such orders will be | actually credited to him, as though placed with him in person.

The benefit of our lowest prices will be given you; we will make shipment | from the most advantageous point, and if not equipped at the time to handle your orders on a satisfactory basis, we will candidly explain our | position.

We take this opportunity of expressing our appreciation of your many past favors, and feel assured that our constant effort to devise methods for | improving our service in supplying you with standard quality goods will appeal to you.

Yours truly,

(216)

69

Mrs. Alfred Moberly,
New York City.

Dear Madam:—

We are closing out a very large shipment of fine Imported Woolens. We have some of the most exclusive Scotch, English, French and German styles, | all made of the finest materials, soft and hard finish, in the most beautiful effects. For the next sixty days we will sell any length | you desire at wholesale prices.

We call your attention to our beautiful Scotch goods,

also our Heather mixtures, and all the new shades we are | showing in English Cheviots and delicate French and German effects. Our English goods are made from the wool of the Southdown sheep, which is the | longest and finest in the world. Nothing like these woolens has ever been shown in this country.

Yours very truly,

(120)

70

Standard Hardware Co.,

Keokuk, Iowa.

Dear Sir :—

Through the courtesy of your people, we have the pleasure of calling your personal attention to some of the features of the Spartan Grey Enameled | Ware which we offer through you in our various assortments.

The necessity for a dealer's handling Enameled Ware is so obvious that there is possibly | no need of commenting on that feature of the distribution of these goods, but the advantages of high-grade Grey Ware as against any other | color are not so apparent. We therefore call your attention to the fact that the coat which results in the Grey Enamel color is the | most elastic that it is possible to make. The expansion and contraction of the coat is almost in perfect harmony with that of the steel | base on which it is placed, and the life of a vessel enameled with a Grey Coat is consequently much longer. The reason for enameling | a vessel is naturally to protect the fruits and vegetables from the action of their acids on the steel base, and necessarily the longer the | enameled coat holds to the base the longer the purpose for which Enameled Ware is intended is accomplished. Grey Ware is very hard to make | because of the contingent presence of fish scales

or pin-head fractures, and in eliminating these from our Spartan Ware, we offer the best line of goods of the kind on the market. Spartan Ware is single coat for the reason that the more Enamel is put on a vessel the | greater is the likelihood of chipping because of the slow expansion and contraction of the coat as against the rapid action of the base.

In | instances where the customer concerned is not handling enameled ware, it is then desirable to dwell upon the margin of profit that is afforded him | as between the price which is made on these assortments by your firm and the reasonable selling prices that are noted on the circulars. All | of the items in this assortment being staple, the buyer runs no chance of not selling them, and can pick up this additional business and | extra margin with practically no effort.

It will afford us a great deal of pleasure to be of service to you in connection with the | matter whenever you may wish to call on us.

With best wishes for your success, we remain,

Yours truly,

(399)

71

Missouri Hardware Co.,
1516 Manchester Rd.,
St. Louis.

Gentlemen:—

This refers to your valued mail order of the 29th inst., for

1 Set Locks No. WD 6576 1/2/OB

1 1/2 prs. hinges | to match above size, 4x6

We beg to advise you that we are unable to furnish either of the above items from stock | and have turned through your order to be shipped direct from factory, by

express. We are also requesting the factory to make as prompt | shipment as possible.

Yours truly,

(80)

72

Bennett Hardware Co.,
6207 Bartmer Ave.,
St. Louis.

Gentlemen:—

This refers to your letter of July 27th, asking us to send you description and prices on Roller Shelf Ladders. We herewith enclose our | catalog page showing the different styles and quote you the following prices:—

| | | | | |
|------------------|--------|--------|---------|---------|
| Style No. | 1 | at | \$11.00 | each; |
| “ | No. 6 | “ | 10.00 | “ |
| “ | No. 15 | “ | 10.00 | “ |
| Ladder Track No. | 8 | at | 20¢ | per ft. |
| “ | “ | No. 10 | 25¢ | “ “ |
| “ | “ | No. 13 | 20¢ | “ “ |
| “ | “ | No. 7 | 16¢ | “ “ |

f. o. b. St. Louis, no freight allowed.

You will note from the description that we show three different styles which are up-to-date patterns, and we trust that you will be | able to make a selection.

Thanking you for your inquiry, we are,

Yours truly,

(113)

73

Easton Hardware Co.,
5501 Easton Ave.,
St. Louis.

Gentlemen:—

Your order of the 10th, calling for Burden Horse Shoes, was received this morning. We thank you for it. Same has been passed through for | shipment and I hope the goods will reach you promptly.

I note particularly what you say in reference to sending in an open order. You | can always rely on us to see that you are well taken care of in the way of prices. I am making you a price | of \$3.90 per keg on Burden Shoes and this should enable you to use quite a lot of them. This is a | special.

I appreciate the business you have given us in the past and I am going to try to show you our appreciation by taking the | best possible care of you at all times. You may rest assured that you will always get a square deal at our hands.

Yours truly,

(150)

74

Mr. Jno. Hughes,
1254 N. Kingshighway,
Chicago, Ill.

Dear Sir :—

I have been expecting to receive an order from you for some of the goods that were shown in the circular that we sent you some days | ago. Everything in this circular is a bargain and the prices are remarkably low. If you can use any of the goods at this late | date the prices are still open to you. It will pay you well to make up your order now for such goods as you can | use. It will help you increase your profits.

If you are ready to place your order for Ice Cream Freezers, Refrigerators, Base Ball Goods, Fishing | Tackle, Screen Doors, Screen Windows, Wire Cloth and goods of this nature, we would be glad to receive it. We have a very large and | complete stock and can make shipment of anything that you may be needing.

We hope to have the pleasure of hearing from you frequently, and | with kindest regards, beg to remain,

Yours truly,

(283)

75

Mr. Geo. H. Jones,
Baltimore, Md.

Dear Sir :—

When the slump came in silver several years ago, many mines around Georgetown that were heavy producers of silver closed down. There was one among | these which already had a drift on it of 400 ft., from which ore was shipped that brought \$1.00 per lb. They are now beginning | to open up for business again. The property was put in shape for selling when the slump came, and for years it has remained idle | until within the last few months.

Many of the wealthiest men of Colorado today made great money in and around Georgetown. This district has been | as large a producer as any.

A drift 73 ft. long was made on the vein and a winze 6 ft. deep was sunk on | it, when a streak of ore from 18 to 22 in. in width was found, the whole of which averaged \$234.00. Further work shows | this same ore-body at the end of the drift, where it is 19 in. wide, and contains as high grade ore as in the | winze. Assays run from 500 to 1,100 ounces in silver; but the entire vein runs \$234.00.

The enterprise is just being put on its | feet. In fact, the organization has not yet been completed, because we wish to have those who are now buying stock come in as charter | members and assist us in the organization, and we desire some of them to become members of the board of directors—a ground-floor proposition, | pure and simple.

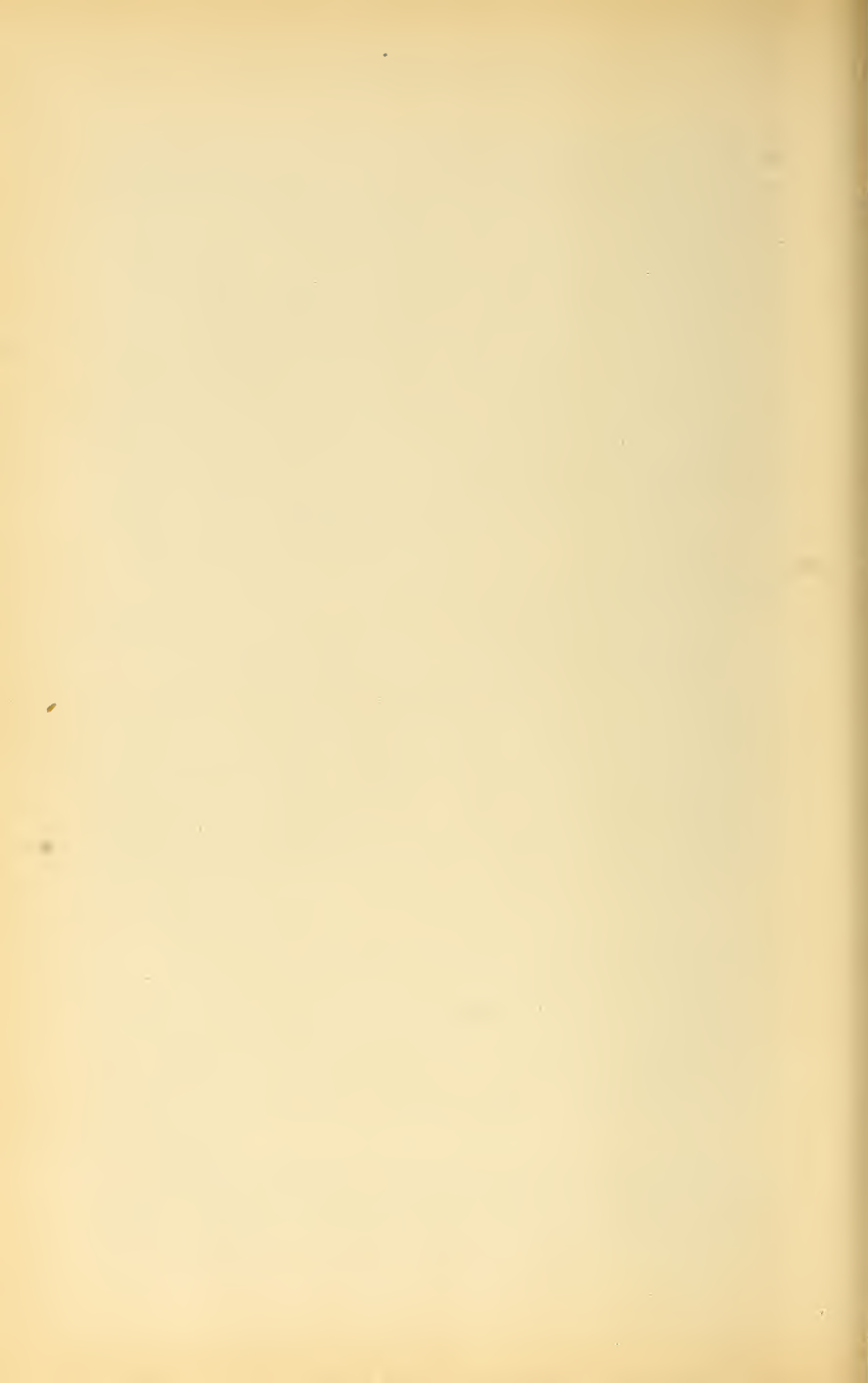
We are offering 250,000 shares of stock at 10¢ a share. The proceeds from this amount of stock will put the | property on a paying basis. Those who buy of this

250,000 shares will be *Preferred Stockholders*, inasmuch as they will receive back all the | money they have paid for their stock from the first net earnings of the Company, before anyone else receives a dollar. From present indications this could | be done within six months after organization. I make this statement positively, because the ore is opened up and shows well in three levels that | have been driven on this vein, which are in all about 500 to 600 ft. apart. Every 200 ft. below the third level other levels | will be driven in until we get to the bottom of the mountain, where a depth of between 1,000 and 1,100 ft. will be obtained | on the vein. We absolutely have the ore in three of the levels, and, while the smelting ore is never wider than 2 ft., still it | is of a very high grade.

If you are at all interested in such a proposition as this, I should be very glad to hear | from you.

Yours truly,

(454)



RAILROAD



76

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77

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76

Dear Sir:—

Kindly advise me whether we had any outstanding order with car manufacturers for freight cars during the last six months of the | year 1910; if so, how many and of what class.

If you know, kindly advise me whether it was possible, during the | last six months of 1910, for car manufacturers to accept orders for the building of freight cars; or, if you | can, kindly advise for what time before January, 1910, the full capacity of all the freight car shops in the country was | engaged.

Yours truly,

(103)

77

Dear Sir:—

I give you with this a slip for Armour Refrigerator Car No. 1776, made out at Fort Smith Crossing, sending car to Memphis.

This car belongs to the | Choctaw at Nashville, and I should be glad if you would make an investigation of this car and see if there is any reason why the | person making these slips should not pay the excess and unnecessary mileage.

For your information I may add that I have been trying for a | year to break up the practice of shipping foreign cars indiscriminately all over the system; but I have so far failed to accomplish very | much, and I am now starting out on a plan of making the parties at fault pay the mileage. I can see no other way | to overcome the trouble.

Yours truly,

(131)

78

Dear Sir:—

Referring to your letter of August 8th, which is in reply to my letter of July 29th, File D-72, returning your

exchange advices dated | July 10th and 17th, covering ticket, Kansas City to Asheville, N. C., Form Exch. 6616, No. 2291, issued in | June, 1910, on which you requested advance information regarding revenue to be reported your company.

While we appreciate your position in wanting | us to supply your Accounting Department with the divisions in the month in which the orders are honored, yet we do not consider that the burden of | securing advance information should rest on our company, simply because the exchange orders are drawn on one of our agents.

You can readily understand | that in each individual case it would be necessary to take up such items with the line drawing the exchange orders, asking for full information, | route of ticket, rate at which sold, amount to be reported your company, etc.; | and if the amount is not sufficient to cover the transaction, it would necessarily mean that we write again asking for additional information, which | would not only delay information desired by you, but also cause needless delay in correspondence in our office. The resolution bearing on this point was | adopted by the Association of the American Railway Accounting Officers, of which your road is a party. Enclosed please find copy.

Yours truly,

(248)

79

Gentlemen:—

Shipment checked short at destination. I am enclosing my complete file. Please continue the trace with a view to having us promptly advised as | to settlement of the claim.

Yours truly,

(32)

80

Gentlemen:—

You made shipments to this consignee on Oct. 27th and Nov. 30th. One of these shipments was delivered. Which shipment have you filed claim | on, and what papers are in your possession to support that claim? Delivery of both shipments is claimed. Please send us all papers you may | have on file, and we will endeavor to adjust the matter very quickly.

Yours truly, (66)

81

Dear Sir:—

Will you please secure from the Cudahy Packing Co. the papers you returned to them with your letter of April 28th, and return the claim | for voucher?

Yours truly, (29)

82

Dear Sir:—

You will note that the shipment has been returned and delivery has been shown to the Southern Railway at St. Louis. Inasmuch as the | shipment has left our rails, would suggest that you conduct the balance of the investigation in order to close our records.

Yours truly, (48)

83

Dear Sir:—

I desire that every surplus Cotton Belt car of every class and description be kept clear of St. Louis yards.

Mr. Jones will please | see that all this surplus equipment is sent out daily, reserving only enough to be sent to the house the following day.

Mr. Warren will | please see that the cars are not allowed to accumulate in transit, but are promptly moved to junction with the Cotton Belt.

Yours truly,

(74)

84

Dear Sir:—

All papers in above numbered claim were sent to you Dec. 6th, your number 515. Am advised by Auditor that credit of | 34¢ has been allowed you. Please return relief card and all papers to this office and see that this amount is dropped from | your report.

Yours truly,

(54)

85

Dear Sir:—

I understand that you have made a verbal request that all the Arkansas Midland mileage be worked in my office, commencing with the first of July. | Beg to call your attention to the fact that I have not received any orders regarding the Arkansas Midland accounts, nor am I receiving any | Conductors' reports or other information upon which I can work up statistics for you.

Yours truly,

(66)

86

Dear Sir:—

Our coal car supply in the Coal Hill and Jenny Lind districts is not as heavy as it should be, and it requires constant pushing | to keep cars enough in this territory to run the mines. In order that our car supply may be

increased as much as possible, you | will discontinue using coal cars for the handling of timber and lumber which can be handled on flats, and at all times when you can | supply flats.

Do not consider this an arbitrary order that coal cars must not be used, but use them just as little as possible.

Yours | truly, (101)

87

Dear Sir :—

I return herewith your voucher 4322 for 2,000 fence posts, in favor of N. J. Gray, of St. Louis, Mo., amount \$66.00, for cancellation. | Please bear in mind that fence posts are vouchered exclusively by this department and are taken up in my Monthly Cross Tie Account. In the | future, when handling invoices for fence posts, please approve and forward them direct to me; for which you will receive a regular Department Bill. Bill | covering invoice in question will be rendered for November account, as it is now too late to | take it up in October.

Yours truly, (99)

88

Dear Sir :—

Have seen your letters of July 15th and 20th to Mr. Smith regarding the coal supply.

Our only object in curtailing the use of our | cars is to help out the lumber men. If the lumber men would only co-operate with us in the car handling, the matter would be | greatly simplified, and our supply would be considerably larger in the fall, when cars are in greatest demand.

Trusting you will give this your immediate | attention, we are,

Yours truly, (80)

89

Dear Sir :—

I understood you to say a few days ago that you had contracted for a large amount of hay on the Cotton Belt. Can you say at this time where it will go, and how much of it will go to our line?

I simply ask to enable | me to figure on a possible car supply for it. If you are going to move it in the near future, I should like to know | about how much we are going to handle, and where it will go.

Yours truly,

(90)

90

Gentlemen :—

I write you relative to your claim No. 46926. I beg to advise that I have at last located the original receipt we took for | the shipment from the Express Co's drayman, Mr. W. Smith. I have the receipt on file in this office, and it is open for inspection | at any time. I would suggest that you take it up with your customers at Madison, and I will forward all papers to our | agent at that town, who will allow your customers and the drayman to examine the receipt we hold. This action, I think, will enable you | to make collection of the amount of your claim from either the drayman or the customers.

Yours truly,

(118)

91

Gentlemen :—

Confirming our wire this morning in answer to yours of even date, we wish to state that we are tracing the cars through to | Fort Smith and have also placed

the tracing of these cars in the hands of the Maintenance Engineer of the Burlington, | who gives us his assurance of quick delivery.

We have no doubt that the cars will reach Fort Smith within the next day or so, | if they have not already arrived.

Regarding order for Fayetteville, we have taken up the matter of shipment with the mill, and have urged them | to get the stock out at once.

Respectfully, (108)

92

Gentlemen:—

In reply to yours of recent date, will say that the mere fact that the St. L. B. & M. issued a circular promulgating their requirements | should not have any weight, or warrant that company in holding out for an arbitrary amount on this class of business, as, in our opinion, | the connecting lines should have been consulted and the matter submitted to them, since they are interested more than the St. L. B. & M. | Ry.

Inasmuch as we and the majority of lines from this territory have made all divisions on the principle outlined in this letter, we | will abide by this principle until some other definite basis has been agreed upon.

An early reply will be appreciated,

Yours truly, (123)

93

Dear Sir:—

It is unnecessary for me to call your attention to the extraordinarily low rates which have prevailed in Arkansas during the past few years, | and to the large loss in revenue suffered by the railway companies by

the reduction of passenger rate of fare from 3 cents to 2 | cents per mile. Added to this, unwise and unnecessary legislation has imposed burdens upon the operation of this railway in the State of Arkansas, which | has resulted in an unfavorable showing.

As a consequence of these inadequate rates, and of the attitude of the public, expressed through its laws, the | credit of this and other railways in the state has been injured to such an extent that it has been impossible to enlist capital | in any further investment in railway properties in that state; nor will such investments be made until a change is manifested in conditions.

Yours | truly, (151)

94

Dear Sir :

Your favor of the 6th inst., enclosing copy of Resolutions passed by the Helena Board of Trade on February 25, 1909, concerning the situation | at Helena, was brought to my attention this morning.

There is no room for difference of opinion in this matter. The passenger station at Helena | is neither commodious nor suitable for a city of the size and importance of Helena, and I know that there are needed, not only a | passenger station, but also other facilities to provide adequately for the satisfactory and economical handling of business done at that point. Such improvements have been deferred | only because of the lack of means to make them.

Very truly yours, (113)

95

Dear Sir :

Referring to your letter of the 24th ult., addressed to Messrs. Corey, Cole, Swift, and the undersigned, on

the subject of the companies at | Chicago applying Section "A" rates to shipment of empty paper bags forwarded by Gleason & Co. from Chicago; because of the fact that these bags | bear an advertisement, in which you call attention to the fact that the bags go to grocers as premiums, under paragraph eight of Section | A they are not entitled to the rates provided for advertising matter that cannot be put to any other use than that of advertisements.

I | have taken the matter up with our Chicago Agency and am advised that we are not applying merchandise rates on these shipments from Gleason & | Co.

Yours truly,

(128)

96

Dear Sir:—

At a conference held in my office this morning concerning the semi-monthly payment of wages under the Arkansas law, it was the opinion of | the Legal Department that train employes having their homes in other States and heretofore paid in other States, but who run into Arkansas | and back to their homes, are not subject to this Act.

All employes, however, who have their homes in Arkansas and run into other States | and return to their Arkansas homes, or who have their homes in the State of Arkansas, are subject to this Act and must be paid | semi-monthly.

It is not desirable that the semi-monthly payments be made to any persons except those provided for by the law, the Company's position | on this matter being that

the payment of wages will be made once each month; and it pays the employes coming within the law | of Arkansas twice each month, because it is forced to do so.

Yours truly,

(164)

97

Gentlemen :—

We are having considerable correspondence with the St. L., B. & M. Ry. relative to division of maximum Homeseeker's rates to points on their line. | The general consensus of opinion is and has been that these rates should divide on mileage, taking into consideration the same arbitraries that would be | considered in a division of the regular one-way rate.

We recently received Correction Sheets from the St. L., B. & M., also their Circular | No. 1, showing division requirements, wherein they show that round trip arbitraries are to be considered in dividing these rates. This, however, is contrary to | all recognized bases of division, as it has always been our understanding that where the round trip rate is less than the one-way rate, | one-way arbitraries only should be taken into consideration.

Yours truly,

(185)

98

Gentlemen :—

We enclose herewith copy of letter under date of July 23rd. In the month of June your Agent at Los Angeles "EE" issued tickets, Form 13 P Exc. | No. 1022 with 89 P Exc. No. 502 to Chicago and return at through rate of \$77.50, and | Form X 13 P Exc. No.

1068 with 89 P Exc. No. 547 to Saratoga and return at through | rate of \$94.95. In your June 1905 report you allowed this Company \$11.25 on each | ticket.

In your statement of corrections for the month of March you deducted \$1.50 per ticket, leaving us a net amount of \$39.79 | per ticket. In order that we may be in a position to properly adjust that matter, would ask that you kindly furnish us complete route of | your tickets, construction of through rate, basis of division, and amount accruing to each line interested. The matter appears to have resolved itself into a question of division of a rate from Los Angeles to Chicago and return; that is, \$77.50, which was subsequently reduced to | \$76.00. We are unable to account for the reduction, and as a matter of policy, if you are unable to furnish the information requested, it will be agreeable | to this Company to cancel this item.

Let us hear from you immediately.

Yours truly,

(240)

99

Dear Sir :

It would appear that in the past there has been some understanding among our local people that, whenever a wreck occurred due entirely to T. | & P. engines, or to cars of the T. & P. handled by their engines, the T. & P. picked it up free of expense | to our Company; when the fault for wreck rested with the Iron Mountain we cleared it without expense to the T. & P.

There appears to | be no authority for such arrangement and same is in direct conflict with a clause in the

agreement of March 30th, 1888, | between the two companies, which provides:

"All concealed losses to property and also all damages to cars, also all personal injuries occurring under the supervision | and handling of joint employes, shall be paid for by the parties hereto on the specific percentages, half and half. The employes of either company | will only be considered joint employes when their work is confined within the limits of the joint stations and yards."

The papers show that those | portions of the bills covering wrecks at Texarkana refer to wrecks in the joint yard only. Such being the case, these bills should be returned | to the Texas & Pacific to be corrected to basis of half and half.

Yours truly,

(216)

100

Gentlemen:—

It must be apparent to you that if we open the door now to load our cars to all points in the United States, three | months later we shall have just so many cars less in our possession. You know that cars going off the road at this time will | not come back until long after the shortage is over.

If the lumber men would only keep our Superintendents' offices informed of the orders given | them, it would help us out. But I must say that we have so far been unable to get this information, and it is out | of the question for us to furnish our equipment to all points, as that would mean a depleted car service in a short time. |

The method of handling our car orders also leads to confusion and duplication of orders and delay. In this particular case you may take | the matter up with the Wabash Road, but our Meridian office has no order from you whatever for 50 Wabash cars.

Yours truly,

(172)

101

Dear Sir:—

Again returning all papers in this file, I do not fully understand what is meant by your letter of Jan. 18th. The whole contention hinges | on the fact that the shippers claim to have abundant evidence that agent failed to notify the consignee that the goods had reached destination after | Sept. 3rd. It is true they acknowledge receipt of card on the 26th, but state that prior to the receipt of that notice they had | duplicated the shipment on the wire order of consignee. Would it not be well in this case to have agent make affidavit to the effect | that he did send a notice to the consignee on Sept. 3rd, and thus end the controversy? If agent can furnish such affidavit we are | not responsible for any miscarriage of mail.

I am today writing the shippers recapitulating the facts and stating to them that the goods are held | at their risk, but I should judge from the tenor of their letter dated Jan. 6 that it will be necessary for us to get | as strong proof as possible in the case.

Yours truly,

(185)

102

Gentlemen:—

On January 27, 1908, a complaint was filed with the Railroad Commission, signed by a great number of merchants, professional, and traveling men, and others

having | in the course of their business frequent and practically daily occasion to use the service of the defendant, to the effect that the train service | furnished for passengers by the said Railroad Company is inefficient, inadequate, and not such a service as the public are justly and reasonably entitled to | receive. The complaint further states that the track is in a dangerous and disgraceful condition, and is unsafe for the operation of trains except at a | slow rate of speed.

The Commission held a hearing in the case at Baton Rouge on February 27th, and discussed at length with the General Attorney, | the General Superintendent and the Chief Engineer the physical condition of this railroad, and the plans of the Company for placing it in a | safe and satisfactory condition. Since that time the Commission has had the case under consideration.

The premises considered, it is ordered that the defendant in this case be and is hereby commanded and required to thoroughly repair and place in a safe and satisfactory condition its entire roadbed, tracks, bridges, | and trestles, and such other of its properties as may be necessary, by replacing defective material and renewing ties and bridge work and rails wherever | the same may be necessary.

By order of the Commission,

Secretary.

(286)

103

Dear Sir:—

We have arranged with the Mound City Car & Foundry Company to repair from 30 to 40 of our passenger train cars at their St. | Charles plant, to begin as soon as we can get the cars to St. Charles.

The Superintendent of Machinery is now having examination made of our | passenger cars in the shops, in

order to ascertain what cars we shall have available to send to the St. Charles Shops. The St. Charles | Car. Company can take in at once 25 cars and will return nine of these cars repaired within four weeks, after which they will take | in nine more and continue to take them in until the whole number has been completed—taking them in as rapidly as they turn cars | out.

As the General Agent of the Mail Department states he is very much embarrassed in dealing with the Post Office Department because of the | fact that we are so short of this class of equipment in our service, sufficient space not being furnished on some of the compartment runs, I | shall be glad to have Mr. Carney come to my office at 10 o'clock tomorrow, Wednesday, the 17th, and confer on the selection | of equipment to be sent to St. Charles.

Yours truly,

(210)

104

Gentlemen:—

The basis for dividing homeseekers' rates has been a bone of contention for a long time, and we take the liberty of writing to the | lines radiating from St. Louis to see if a uniform basis cannot be agreed upon, at least by the St. Louis lines.

Some of the | Texas lines are claiming for increased proportions on the Short Line principle, and round trip arbitraries via every conceivable route. Were we to follow this | principle to its logical conclusion, you can readily see what the result would be. In fact, we think it would be necessary for some of the selling | lines to bill against some of the intermediate lines, in order to adjust in an amicable way.

We might add that we had occasion recently | to talk this matter over with some of our friendly con-

nections, and it appears that they are having the same difficulty; and in their correspondence | it was stated that two roads were at variance as to whether the basis established by this Company was correct, since the companies | stated that their proportion should be established in accordance with their circular.

Very truly yours,

(190]

105

Dear Sir: -

Referring to Subject No. 2, "Change in Methods of Exchange Ticket Accounting," which the Standing Committee on Passenger Accounts has recommended for adoption: (See report | appearing on pages 137 and 138.)

This subject was given very careful consideration, and, as a member of the Committee, I had an | opportunity of hearing the arguments pro and con regarding adoption of new method. One of the strong arguments presented in its favor was the fact | that the revenue would, by its adoption, be reported in current month instead of subsequent month, as under the present plan. Another point discussed was | whether the carrier collecting the revenue through to destination and issuing an exchange order should make its own divisions and not call upon the road | exchanging ticket to bear the burden of that work. In fact, if each carrier would make its own divisions, we believe there would be | less individual work involved than at present, as the arrangement would be reciprocal.

The fact that the Agent for a certain carrier is not | supplied with coupon ticket for a given route is not sufficient reason why that carrier should not make its own divisions.

As you no doubt | realize the importance of this proposed change, I am writing to request that you give the matter your earnest thought and study, with the hope | that you will be prepared to vote favorably on the proposition at the approaching meeting.

Yours truly,

(242)

106

Mr. A. H. Brown,

Briscoe, Ill.

Dear Sir:—

Please note my letter of April 1st enclosing your report of inspection made by Commissioners of the Missouri Railroad and Warehouse Commission.

The Chief Engineer | Maintenance of Way has personally inspected the ground, and reports that the conditions have been somewhat exaggerated, and that he was not able to find | all of the defects reported by the Commission. While there were a number of bolts missing in the rail joints, there are at least two | bolts in each rail. The angle bars joining this rail, as well as the rail itself, are punched for a six-hole joint, but owing | to lack of necessity for more than four bolts to each joint, and for economical reasons, only four bolts have been applied at each joint and | this has doubtless been criticised. There are a number of defective switch ties which are marked for renewal during current year, but which are in a | safe condition now.

Between Incline and State Line Yards track conditions are below the average, especially between the Incline and Hickory St., where the | rail and joint fixtures are badly worn, corroded, and not fit for main track use. If we leave this rail in the track and comply | with the wishes of the Commissioners, it will be necessary to renew practically all the joint fixtures, and rebolt

out of face, in addition to | driving up the rail to close open joints, and removing short broken pieces. It will also be necessary to remove | from the track about 1,000 feet worn 63-lb. rail just east of Santa Fe Street.

Kindly advise immediately that these matters are receiving attention.

Yours | truly,

(276)

107

Mr. H. B. Thompson,
207 Main St.,
Hannibal, Mo.

Dear Sir: —

Referring to your letter of the 11th inst. with regard to responsibility for damage to our wrecking utensils and personal injuries to our employes when engaged in service other than our own:

When you conclude I am unfair, you unquestionably are taking a stand in the interest of your company | only. We do not solicit the borrowing of our wrecking utensils by outside interests, and do not exact a premium for the use | of the machinery to indicate that we are in the wrecking business or are renting the appliances at profit. On the contrary, when the | wrecker is leased to outside interests, it is frequently to the serious inconvenience of our repair work, from which men to accompany the machines must be taken.

Our position with regard to the wrecking outfit is that of the standard agreement, which provides that the service is for | the benefit and at the request of the foreign company; that it is not for profit, but for accommodation. This agreement also supports our position with | regard to the use of our wrecking machinery by outside parties, in so far as it stipulates

that the home company does not warrant the | insurance of the foreign company's trains against any risks of transportation, nor the assumption of liability, notwithstanding the fact that the foreign company's trains are | operated by the home company's dispatchers and other employes.

As previously indicated, if you seek the use of our wrecking utensils to help you out, | it must be with the explicit understanding that you exempt us from responsibility for any accidents or personal injuries occurring from the time equipment leaves regular | place of storage until again returned there; it being also understood that the movements are entirely for your benefit, and that all the men engaged | in the execution of the movements become, for the time being, the employes of the borrowing interest.

Yours truly,

(819)

108

Mr. Henry Newcomb,
4685 Pennsylvania Ave.,
Newark, N. J.

Dear Sir:—

I am this morning in receipt of a letter from the Commissioner and Factory Inspector of Kansas, calling attention | to the Kansas law as to building sheds over tracks on which car repair work is done at division points, the law being as follows:

"Section 1. It shall be unlawful | for any railroad company or corporation or other persons who own, control or operate any line of railroad in the State of Kansas to build | or repair railroad equipment at division points where shops are located without providing sheds over the tracks exclusively used for such repair work,

so that | all men permanently employed for such repairs may be under shelter during storms or inclement weather.

“Section 2. Every corporation, person or persons, manager, superintendent | or foreman of any company, corporation, person or persons who shall fail or refuse to comply with the provisions of this act shall be | deemed guilty of a misdemeanor, and upon conviction shall be punished by a fine of not less than twenty-five dollars nor more than | one hundred dollars for each offense.

“Section 3. This act shall take effect and be in force from and after its publication in the | official state paper.”

The Commissioner states he has had a large number of complaints that the above statute is not complied with by this Company; that he has made an investigation at six of our car repair shops, and that at four points named 9,600 feet of | shed are required to comply with the law; that he does not know the length of the repair track at Atchison and Fort Scott, but, | whatever that length is, it should be added to the 9,600 feet above noted.

He asks the attitude of this road in | regard to the observance of this law, and states that in his judgment it is not sufficient to post notices stating that men need not | work during inclement weather, relying for his opinion upon the language of the statute that it shall be unlawful “to build and repair railroad equipment | at these points without providing sheds.”

I have retained the correspondence in order to ascertain definitely the number of feet of track that are used | for the repair of cars at the points named. Please advise the Company's attitude in this matter.

Yours truly,

109

Mr. W. A. Walker,
G. P. A., Mobile & Ohio R. R.,
Louisville, Ky.

Dear Sir:—

Referring to your letter of August 6th, which is in reply to my letter of July 9th, File D-5, returning your exchange advices dated | July 6th and 7th, covering ticket Kansas City to Asheville, N. C., issued in June, 1909, on which you requested advance information | regarding revenue to be reported your Company :

While we appreciate your position in the matter in wanting us to supply your Accounting Department with the | divisions in the month in which the orders are honored, still we do not feel that the burden of securing advance information | should rest on our Company, simply because the exchange orders are drawn on one of our agents.

You can readily understand that in each | and every case it would be necessary to take the matter up with the line drawing the exchange orders, asking for full information, route of , ticket, rate at which sold, amount to be reported your Company, etc., and if the amount were not sufficient to cover the transaction, it would | necessarily mean that we write again, asking for additional information, which would not only delay information desired by you, but would also cause correspondence in | our office which could be avoided.

We also call your attention to the fact that the resolution as adopted by the Association of American Railway | Accounting Officers, of which your road is a party, provides as follows :

“Tickets given in exchange for the issue of another carrier should be shown | in the

current month's report without revenue, and as exchange. The value of tickets reported as exchange should be shown in a separate statement, to | be rendered upon receipt of report covering the value of orders honored, reference being given therein to the transportation as well as to the tickets | or orders given thereon."

In view of the above, I do not think that your Accounting Department will be insistent upon being furnished this information. | If the case is urgent, as in a refund claim, and settlement is necessary, we, of course, are willing to comply with your | wishes, but on regular exchange business we trust you will conform to the rules adopted by the Association.

Yours truly,

(819)

110

Mr. Henry Marshall,
Decatur, Ill.

Dear Sir:—

The above is a suit to recover damages from the Central Railway, on account of its failure to furnish cars during the latter part of | the year 1908, and will come up for trial at Cairo, Ill.

There has already been one trial of this case, which | resulted unfavorably to the Company, but a new trial was secured and it is desired that the strongest possible defense be made.

Messrs. Harrison | & Mills, our attorneys in charge of the case, believe it is necessary for us to have a statement compiled showing the number | of cars ordered on the Central Railway, including the main branch and other branches; then a consolidated report showing total of the

entire system, | by months, from July to December, inclusive, and if such information is available, to show the number of cars furnished during such periods. I think it | would be possible to compile this information from the daily reports prepared by the Superintendent of Transportation.

It is also desired in this case to | present the condition of a much larger business originated on this road, destined to points on foreign lines than is received from foreign lines to | be unloaded on this road, which brings about a scarcity of cars; and a statement is desired. It is likewise desired to show that efforts | were made to have our equipment returned to us promptly by our connections, and thus lessen the car shortage on this line; and if | such efforts were in vain, method pursued to secure return of cars should be shown, also possible reasons why our connections were unable to comply | with our demands. This feature of the case should be dwelt upon, and some person who is acquainted with the facts generally, and who would | be a competent witness, should be designated by you as the party on whom the Law Department may call when this case comes to trial. |

For the purpose of showing local conditions, it is desired to have present at the trial of this case Superintendents Miller and Baker, also train masters | and car superintendents who were present at the first trial of the case.

The plaintiff in this case sues for extensive damages, and in | our defense we must regard it as a test case of the Company's liability to persons who order cars during a period | when cars cannot be supplied because they are not on the Company's rails; in view of which the matter should be studied from the railway's | stand-

point, and the conditions that prevented the Company's supplying cars fully shown.

Other tables will doubtless suggest themselves to you that will be useful | in showing the situation and the difficulties under which the Railway Company labors in the free interchange of cars, in keeping its equipment at home, | or in keeping it at all balanced; and I shall be glad if you will have them worked up for use in the trial | of this case, naming several persons who can testify thereto, in order that they may be introduced as witnesses for the Company.

It is very | important that this matter receive immediate attention, for the reason that the case will come up for trial shortly, at Cairo, Ill. Please acknowledge receipt. |

Yours very truly,

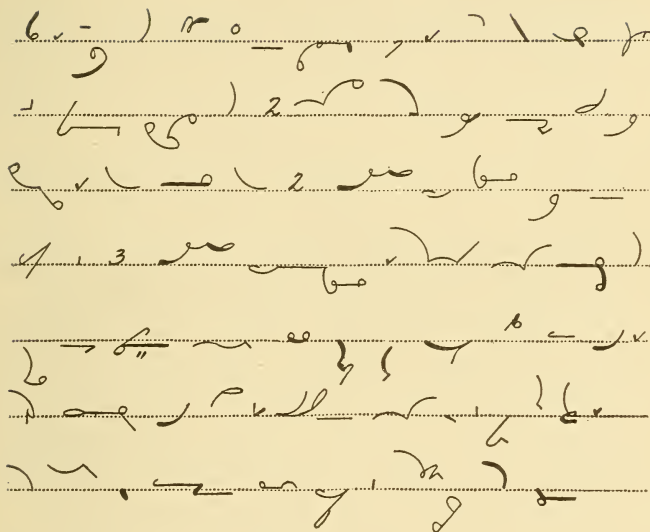
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FINANCIAL

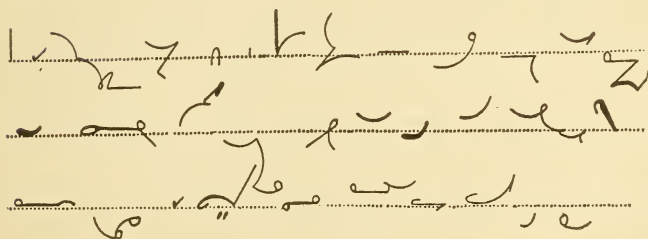


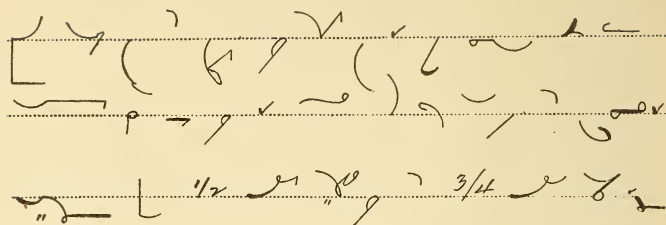
FINANCIAL

111

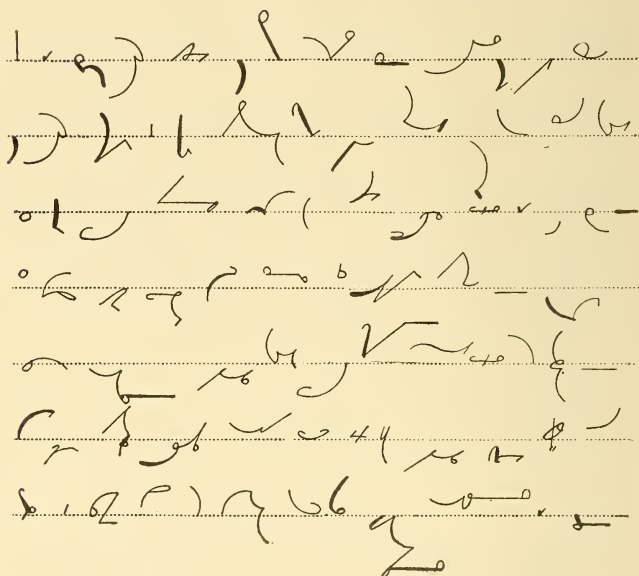


112





113



114

Handwritten practice on lined paper, showing various cursive letters and symbols, including numbers 1 through 9 and letters like 'a', 'b', 'c', 'd', 'e', 'f', 'g', 'h', 'i', 'j', 'k', 'l', 'm', 'n', 'o', 'p', 'q', 'r', 's', 't', 'u', 'v', 'w', 'x', 'y', 'z'.

111

Dear Sir:—

The purpose of this letter is to solicit your account. With every necessary facility and a capital and surplus of \$2,000,000, we are | in a position to give you the best possible service.

Our terms are 2% interest on deposits subject to check, and 3% interest | on time deposits.

We will make mail transfers of funds to the Eastern money centers for your account during normal conditions at par.

We have | an extensive par list and shall be pleased to mail you a copy if you desire.

We invite your attention to statement enclosed, and wishing you | success, we are,

Yours truly,

(104)

112

Gentlemen:—

We wish to inform you that a general decline took place today in the stock market under extensive liquidation influence, caused in part by uncertainty over | settlement results. American shares stiffened at the opening, but soon began to react downward, with domestic, and closed weak and dull. Copper showed no betterment | at any time and sagged toward the close. Mines fell away, in company with rubber shares. Northwestern gained $\frac{1}{2}$ per cent and Westinghouse closed with $\frac{3}{4}$ | per cent increase.

Yours truly,

(80)

113

Gentlemen:—

As you are aware, we have been hesitating for several weeks as to our plans for the coming season; for we have been frankly and gravely concerned | over the current financial flurry, our business depending so greatly upon continued material development, building, improvements, etc.

But as our trade is almost wholly | outside the large cities, and is practically confined to rural and small industrial communities dependent upon agriculture, mining, etc., we decided to learn the actual | conditions and prospects in each one of 4,000 communities throughout the United States, by addressing a selected list of well-rated, representative dealers | who are our customers in these towns.

Yours truly,

(109)

114

Gentlemen:—

We feel that their responses amply warrant the belief and confidence that, instead of the country going to destruction, both the producing and buying classes, | and those engaged in distribution along legitimate lines, are in better condition and with better prospects than ever before; and, as never before in similar | money scares, are determined and prepared to prevent any demoralization of their prosperity by outside influences, foreign and alien to them in origin, spirit, and | purposes.

Therefore, we beg to advise you that we have determined to pursue our original plans, made last spring and summer, contemplating the broadest and | most thorough campaign we have ever made, and devoting more money to advertising in certain directions than we have ever spent before. We entreat you | to do likewise.

Yours very truly,

(131)

115

Gentlemen:—

We take pleasure in handing you herewith a copy of our last Statement as rendered to the Comptroller, showing footings of upwards of eighty million | dollars, which places our institution in the ranking place in the Trans-Mississippi section.

Our capital, surplus, and profits constitute a fund which assures our | depositors of our financial standing, and at the same time enables us to meet the needs of those requiring financial facilities without any undue formality. |

We engage to meet the public cordially, and instruct our employes to treat all with a spirit of fairness and good will.

Respectfully yours,

(99)

116

Gentlemen:—

We desire to call your attention especially to our Time Deposit accounts, which we are desirous of increasing to Twenty Million Dollars.

We issue Certificates | at either six or twelve months, upon which interest is computed at 3% per annum.

We buy and sell Foreign Exchange and issue | Travelers' Letters of Credit, both domestic and foreign.

If you require our services, or think of making a change, we hold ourselves in readiness to | meet any overtures from you, either by mail or personally, at our office.

Yours truly,

(90)

117

Gentlemen:—

It is hereby certified and declared that the street improvement bonds do not exceed the aggregate amount of said assessments remaining unpaid; that all acts, | conditions and things necessary to be done precedent to and in the issuing of this bond, in order to make it a legal, | valid and binding obligation, have been done, happened and performed, in regular and due form, as required by the laws and constitution of the State | of Oklahoma; that all acts, conditions and things necessary to be done to secure the prompt payment of this bond and interest as they mature | will be done; and the faith, credit, revenue, and property of said City are hereby irrevocably pledged for the purpose of carrying out each and | every stipulation contained herein.

Yours truly,

(131)

118

Gentlemen:—

We have your various memoranda in reference to obtaining money from the bank on bills of lading. We can secure full market value and get | any amount we want on them. The banks, however, will not make these advances without signing a regular collateral note, payable on demand. They will | not loan us money on presentation of drafts with bills of lading attached, unless we go through the formality of making out a note. We | took the matter up today not only with the Bank of Commerce, but with three other of our largest banks, and none of them advances | money on bills of lading without having a collateral note made out.

Yours truly,

(114)

119

Gentlemen :—

I have on file in my office a complete certified transcript of all proceedings had by the City of Oklahoma relative to this issue; also | certificate of City Engineer showing the work was properly done and accepted by the City, also the written legal opinion of the leading law firm | of that State, recognized authorities in such matters, whose opinions are accepted by the largest bond dealers and financial institutions in all the financial centers. |

I recommend these bonds as a perfectly safe investment, and consider them a genuine bargain at the price offered. Price 98 and interest, subject to | sale.

Anticipating an early reply, I am,

Yours truly,

(409)

120

Gentlemen :

According to instructions we hereby notify you that Mr. John Smith is indebted to this association in the sum of \$26.65, same | being for assessments, as follows: On assessment No. 5, balance of \$6.65; for assessment No. 6, \$10.00; and for | No. 7, \$10.00, which is not due until May 1st. However, Mr. Smith is delinquent in the payment of the balance of | assessment No. 5, and the amount of assessment No. 6, and in case of loss could not recover for same. If this amount is | paid at once we will reinstate Mr. Smith, so that his insurance will be in force.

Trusting that your interest in the matter is such that you will take steps to place this insurance once more in force, we remain,

Yours truly,

(142)

121

Dear Sir :—

Some time ago I mailed you a list of bonds arranged so as to yield an income every month in the year. If | you have not made your purchase, and are still in the market, I shall be pleased to furnish you information and statistics on any bonds | you may desire.

The bond market has been very strong for the last sixty days, and first-class bonds are becoming scarcer. Inquiries are now | coming in for semi-investment or speculative bonds.

I execute orders in stocks in New York, Boston, Chicago and St. Louis.

Hoping to be favored with | an inquiry from you in the near future, I am,

Respectfully yours,

(112)

122

Miss J. H. Schaffer,
1020 Olive St.,
St. Louis.

Dear Madam :—

Perhaps one of our Home Savings Banks will help you in your saving of small amounts to be deposited regularly in our Savings Department, drawing | 3% compound interest.

If you are in a position to have a checking account, you will appreciate the splendid service of this big institution, | and the 2% interest on such accounts is an advantage not offered by all banks.

In all relations of trust this Company's great financial | strength and able, conservative management make it entirely worthy of your confidence. It has resources

of \$12,000,000, and is the oldest institution | of its kind in Missouri and one of the strongest in the United States.

Hoping soon to welcome you at our Women's Department, and promising | you every courtesy and faithful service, we are,

Very truly yours,

(186)

123

Mrs. Samuel Platt,
Philadelphia, Pa.

Dear Madam :—

This is just a friendly little talk about something which probably is of great interest to you.

You, of course, realize the necessity of | saving, and the great advantage of having money in the bank, which may be drawn when required. Have you begun to save? Have you an | allowance or independent income? Have you property, bonds, etc., which are a source of anxiety as well as profit?

If so, we shall be glad | to talk things over with you, and in our Women's Department can give you any information wanted. The location of our bank at Main & | Broad Streets is a convenience in itself, because it is right in the center of the shopping district. Our pleasant rest room with all its | comforts is always at the disposal of all our women visitors, even though they may not be doing business with us. You will find banking | here a very simple and pleasant thing, entirely stripped of formality and terrors.

Trusting we shall have the pleasure of meeting you,

Yours truly, |

(175)

124

Rubicam Shorthand College,
St. Louis.

Gentlemen :—

The deposits of the Mechanics-American National Bank during the past year have shown a gratifying increase, largely due to the customers who have | kindly sent us new patrons ; for this courtesy we extend to you, one of our valued friends, our grateful thanks.

It is our hope | that during the present year we may add many new names to our list of good customers, and if any of your friends contemplate opening | new bank accounts, you will greatly increase our obligation to you by sending them to us, or giving us their names. We are sending | you herein several cards of introduction ; any one presenting one of these cards filled out by you will receive every courtesy and attention.

The officers of | this bank desire to give customers the best possible banking service, and if at any time you can suggest an improvement in our manner of | handling your business, we shall appreciate a word from you on the subject.

Assuring you of our desire to be of service to | you, we are, with kind regards,

Sincerely yours,

(198)

125

Simmons Hardware Co.,
9th and Spruce Sts.,
St. Louis.

Gentlemen :—

I offer, at 98 and interest, any part of \$34,718 City of Oklahoma, Okla., 6% Street Improvement Serial

Bonds, secured | by taxation, dated June 21, 1910. Denomination 60 bonds of \$500 each and 10 for \$471.80, | a total of \$3,471.80, are due and payable Sept. 15, 1910, and the same number of bonds and amounts in numerical order on Sept. 15th yearly thereafter, the last bonds maturing Sept. 15, 1919, each bond being signed by the | Mayor, attested by the City Clerk under the corporate seal of the City, registered in the office of the City Clerk July 23, 1910, | and duly certified on the reverse side of each bond.

Principal and interest are payable by the City Treasurer at his office, or may be collected | through my office free of charge. Interest coupons payable Sept. 15th annually.

The total issue of bonds is \$34,718, and they | were issued to defray the cost of public improvements, consisting of Asphalt Street Paving, the work having been done under the supervision of the City Engineer, | duly approved and accepted by the City. They were issued under authority of an Act of April 17, 1908, and by resolution | duly and regularly adopted by the Mayor and Council of said City.

Yours truly,

(239)

126

Standard Tile Co.,
Century Bldg.,
St. Louis.

Gentlemen :—

In selling the Preferred Stock of the United Mines Co. to the public, purchasers will be given an equal amount of bonus stock. Provision will be made for the retirement of the Preferred Stocks as early as possible, leaving the Common Stocks to receive all the earnings of

the Company | as long as its mines can be profitably worked.

The proportion of Preferred and Common Stock will be made so that the parent or | promotion company will retain in its treasury at least one-half of the Common Stock of each financed company. It will also receive the | usual commission for selling Preferred Stock of such operating companies. This method will be carried out on each flotation, so that with a few | flotations the Common Stock of this parent company will be worth many times par.

The total capitalization of the Universal Securities Company is \$350,000, divided as follows: \$100,000 seven per cent Preferred Stock, and \$250,000 Common Stock. The | Preferred Stock has no vote and may be retired at the discretion of the Board of Directors from the profits derived from sales, commissions, and | earnings of Preferred and Common Stock acquired on flotation. The Common Stock has the voting power and will have all the earnings after retiring and paying | dividends on Preferred Stock.

Soliciting inquiries from you as to either class of stock offered, we are,

Very truly yours,

(245)

127

Mr. Henry Steinmeyer,
8540 Michigan Ave.,
Chicago.

Dear Sir:—

Subject to prior sale I offer \$1,200 St. Clair County, Illinois, 6% School Bonds secured by taxation, dated June 1, 1910, due June 1, 1930, without option of prior payment. Denomination two \$500 and one \$200. |

Issued by School District No. 4, for the erection of a public school house in said District, each bond being signed by the proper officials, with the corporate seal affixed. Principal and semi-annual interest (Jan. 1st and July 1st) coupons payable at the Fiscal Agency of the State of Illinois, in New York City.

The bonds issued and covered by the School District embrace $6\frac{1}{2}$ square miles of good farm land. They are secured by taxation, the necessary tax levy having been made and extended on the tax rolls as provided by law, by the Board of County Commissioners, to meet the semi-annual coupons as and when they mature, and to create a Sinking Fund for the final retirement of the principal at maturity, and the money when so collected is paid into the office of the County Clerk the same as all other County taxes.

The bonds have been registered by the County Clerk and each bond bears the endorsement of the Attorney General of the State of Illinois, which certifies they were legally issued and are the binding and valid obligation of the District. After being so endorsed the law provides that they be incontestable in any Court in the State. Each bond also bears the certificate of the County Attorney certifying to their legality, and also a certificate of the State Auditor to the effect that they have been registered in his office.

The punctual payment of the principal and interest of these bonds is beyond the remotest doubt.

School bonds are justly considered among the choicest bonds issued, for the reason that people never object to the payment of taxes for educational purposes.

Price 106 and interest, subject to sale, at which they yield $5\frac{1}{2}$ on every \$106 invested.

Yours truly,

(300)

128

The N. K. Fairbank Co.,
3rd & Convent Sts.,
St. Louis.

Gentlemen:—

To provide for the punctual payment of the principal and interest coupons as they mature, the City has levied a special tax, which money cannot | be used or diverted to any purpose other than the payment of the principal and interest of the bonds.

Under the laws of Oklahoma | these bonds are accepted by the Commissioner of the Land Office as security against money deposited with Banks and Trust Companies in that State; | and they have also been approved by the State Bank Commissioner as legal security for deposit by Surety Companies to qualify them to do business | in that State.

Yours truly,

(105)

129

Norvell-Shapleigh Hardware Co.,
4th Street and Washington Ave., St. Louis.

Gentlemen:—

Several months ago a letter addressed to various Missouri corporations was sent out by the undersigned, calling attention to the fact that the succession to | stocks in Missouri corporations is subject to the Missouri Collateral Inheritance Tax of five per cent, even though the owner may reside outside of Missouri at | the time of his death.

Attention was further called to the fact that every Missouri corporation becomes individually liable for this tax, together with heavy | penalties, if it permit, after due

notice, the transfer of any stocks or loans by an executor, administrator or trustee of another state, which stocks | or loans are subject to the tax.

We have recently received strong intimations that various stocks, bonds and loans subject to this tax have been | transferred by certain Missouri corporations without the proper amount due the State of Missouri having been paid. Thinking that in some instances the failure of | these corporations has been due to oversight rather than to intentional evasion of the law, we are, before causing proceedings to be instituted against such | corporations as are liable, sending this letter to all Missouri corporations in the City of St. Louis, as a warning | that in the future the law will be strictly enforced.

Any transfer permitted by a Missouri corporation to be made without payment of all Transfer | and Inheritance taxes due thereon will be strictly at the peril of the corporation.

Under the Missouri statute, if any person die, leaving any heir, | devisee or legatee other than father, mother, husband, wife, direct lineal descendant (e. g., child or grandchild), legally adopted child, or Missouri charitable, religious or | educational institution, the portion of the property of deceased to which such devisee or legatee is entitled is subject to a five per cent | tax, and, in the event of failure to pay, heavy penalties are prescribed.

It is this transfer tax, together with penalties, to which corporations permitting | transfers, as above stated, are liable.

Corporations often receive requests from executors or administrators to transfer to them stocks which stand in the name of | their descendant. Every such application should be carefully scrutinized by the corporation,

and the executor or administrator be required to furnish information, properly verified, before | the transfer is made, as to the relationship to the deceased of the heirs, devisees and legatees, and if a tax is due, the | corporation should, for safety to itself, see that it is paid before the transfer is made.

In this connection you may feel at liberty to | refer to the undersigned any persons who may make application to you for transfer of stocks or loans standing in the name of any descendant | or in trust for such, and we will see that the amount of tax due is promptly determined, and that you and they are notified | of the same.

If we can give you any assistance in explaining the provisions of the Missouri law to you or to persons unfamiliar with | it, we shall willingly render the same.

This letter should at once be delivered to your Stock and Loan Transfer Agent.

Kindly acknowledge receipt of | this letter, and oblige,
Yours truly,

(506)

130

To Whom It May Concern:

The liabilities of a life insurance company (which consist mainly of the so-called "net value" or "reserve" under its policies) | are determined by law according to an unyielding mathematical rule, while such of the assets as are invested in bonds and stocks are subject to | the fluctuations of the market. The law which governs the liabilities of a life insurance company assumes that a certain rate of compound interest ($3\frac{1}{2}$ | or 4%) will be realized by the company in all the years that the policy may have to run, and that the company must have sufficient | assets, together with the interest at

the above rate, and the premiums receivable in the future, to pay its claims as they mature. Even if its assets actually pay a much higher rate of interest than that assumed, but which at the time the company's annual statement is made are selling only at par, they must be entered at their par value, although on the same basis as that on which the liabilities are calculated ($3\frac{1}{2}$ to 4%) and as an offset to liabilities so calculated they might safely be entered at a much higher figure.

The company has nearly one-half of its assets, or \$41,239,753.50, invested in mortgages, mostly upon improved farms in the fertile West, which are still accepted at their face value. These mortgages have been a favorite investment of the company for many years. The total amount of such investments made during the year 1907 was \$7,590,955.00, and the amount paid to the company in the same time was \$4,255,379.89; showing a net increase in this class of assets of \$3,335,575.11. As an evidence of the desirability of these investments we may say that the loans are so drawn that most of the interest falls due on the first day of January, and more than three fourths of such interest has been paid by the borrowers, who are scattered through the western country, so promptly that it is in the hands of the company in Hartford before the middle of that month, and a comparatively trifling amount is unpaid at the expiration of sixty days.

Only one such mortgage was foreclosed in 1907, and the property was sold during the year for more than its cost. The company also has more than \$6,000,000 of loans secured by its own policies not affected by the financial depression; and it has \$29,373,825.78 in stocks and bonds of the most approved character whose actual value, notwithstanding the temporary depression, is as large as before for meeting the financial requirements

of this company. No investment is made without the approval of the Board of Directors.

The total amount of assets now held by | the company is greater by \$2,375,720.80 than one year ago. The surplus of the company upon present valuation of assets, in excess | of the amount required to meet its future obligations according to the most rigid requirements, is \$5,587,008.38 and furnishes abundant | security to its policy-holders for any possible fluctuations, whether in the loss rate or in the value of its securities.

Yours truly,

(548)

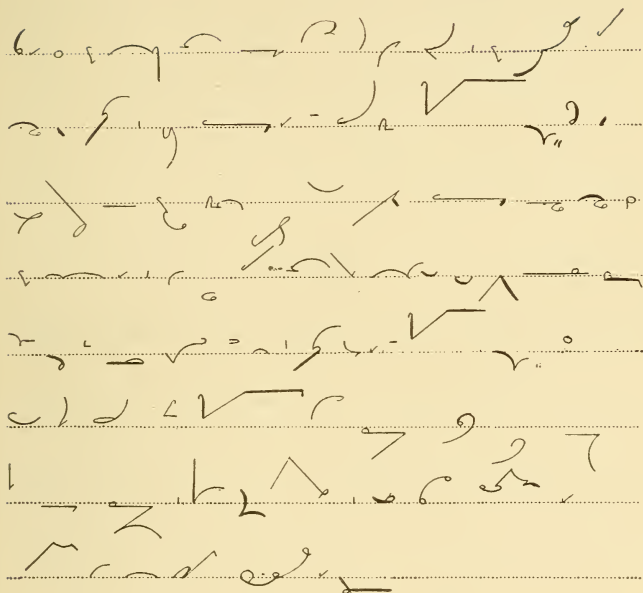


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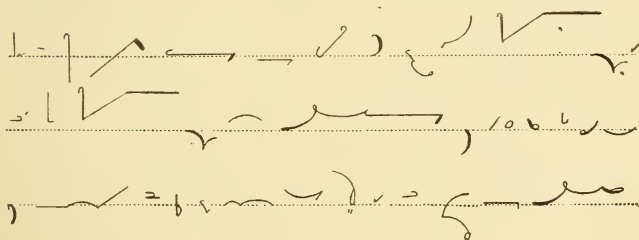


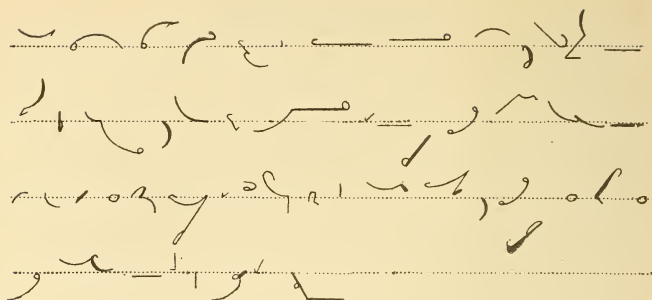
ADVERTISING

131

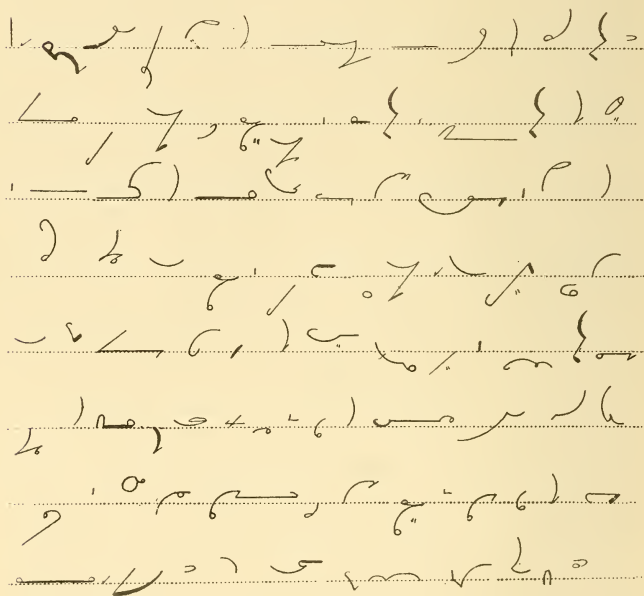


132





133



131

Dear Sir:—

As advertising manager, I am taking the liberty of laying before you an advertising proposition which merits your careful and thoughtful attention. I believe that | the Agricultural World offers such unusual value to advertisers that I am justified in calling your attention to its merits as an advertising medium.

A | late issue, which I am having mailed under another cover, tells the story without words, and I trust you will give it immediate and careful | reading. The Agricultural World is one of the best edited agricultural and livestock papers published today, giving to the stockman and general farmer convincing and interesting, | as well as scientific, reading matter.

Kindly let me hear from you as soon as possible.

Yours truly,

(118)

132

Gentlemen:—

I again call your attention to the advantages offered advertisers by the Agricultural World. I have given the Agricultural World my personal attention | for ten years, and have spared no effort to make it the greatest advertising medium in the West. I have always taken a personal interest | in the small as well as the large advertiser, and at all times my efforts have been directed to bringing the greatest returns for our advertising patrons.

To secure space, kindly refer to our late rate card, as herewith enclosed. It is urgent that you get in your application for space | just as early as possible, in order to get a good position.

Yours very truly,

(115)

133

Gentlemen:—

As you are aware, the present classified list of the telephone book takes the place of a business directory; it contains much information about St. | Louis, including a street directory, a hotel directory of the United States, a time-table of all trains arriving at and leaving the Union Station, | a list of office buildings in St. Louis, and much other useful information.

Our January issue will, in addition, contain the owl card of the | United Railways Co., an amusement directory showing the bookings of theaters for the next four months, and the dates of entertainments planned by the different | clubs and societies; also the sailing time of boats leaving St. Louis, and the sailing dates of the ocean steamers.

Compare it with any other | advertising medium, and you will find that its unique value consists in the fact that it gets inside the office door and into the home; | it reaches the business man and the housewife. The Telephone Directory gets there and stays there; it is on duty day and night throughout the | entire year.

The next issue goes to press Jan. 2, 1911. Write us or call Olive 3551, and we will send our | representative to see you.

Yours truly,

(206)

134

Gentlemen:—

The Winchester Automatic Rifle, Model 1903, 22 caliber, is a 10-shot, automatic, hammerless, take-down rifle, adapted to a new 22-caliber rim-fire | cartridge, loaded with smokeless powder and greaseless bullet. Simple in construction and operation, it is the only 22-

caliber automatic rifle on the market, and | the only automatic arm using the inexpensive rim-fire ammunition, making it a most desirable and up-to-date gun. It is well adapted to | wing and fancy shooting; 22-inch round barrel, plain walnut stock and fore-arm; light weight, price \$16.88.

Yours truly,

(98)

135

Dear Sir:—

Your letter of June 2nd has been referred to the editorial department.

We are interested in your suggestion, but the proper examination of a manuscript | involves a considerable expenditure of time and money, and we have made it a rule not to examine manuscripts that are submitted to several publishers | at the same time. If you should care to let us examine your manuscript before it is submitted to any other publisher, so that, | in case we found it available for publication, we could have the first opportunity to negotiate with you, we should take pleasure in giving | it consideration.

Thanking you for your courtesy in bringing the matter to our attention, we are,

Very truly yours,

(119)

136

Dear Sirs:—

We beg to announce that we have organized The Central National Bank of Saint Louis, which will be formally opened for business on the 14th | day of January, 1909.

The purpose of this letter is to ask you to be good enough to give us your St. Louis account. We | have

every facility for handling the same expeditiously, and we know we can make it profitable for you to do business with us. We are particularly | desirous of starting with a good line of deposits, and while we should appreciate your account at any time, it would be doubly appreciated on | the day we open.

We will pay two per cent interest on daily balances. Should you favor us with your account, we will endeavor to reciprocate. |

Awaiting your reply, I remain,

Yours very truly,

(133)

137

Gentlemen:—

We take pleasure in mailing you a copy of our magazine and asking you to examine it. The Book News Monthly is a magazine devoted | to literature and the arts, and enters the homes of 16,000 families in the United States; every state in the Union is represented in | our paid mailing list.

It is scarcely necessary to put emphasis upon the quality of our circulation; it must be plain to you that a | special, such as our magazine is, must, of necessity, have a clientele noted for its earnestness, wealth, and intelligence.

Respectfully,

(95)

138

Dear Sir:

We wish to call your attention to the latest Automobile Clocks.

Keyless Auto Clocks have attained the highest standard of motor clock excellence. The great | advan-

tages of our patented rim-winding device are obvious. The necessity of a key and the consequent annoyance due to its loss or misplacement are | entirely done away with; by reason of the double case the clocks are rendered both dust and moisture proof.

A clock is valuable for the | kind of time it keeps. Keyless Clocks record time accurately, and in addition offer the novelty, simplicity and practicability of the rim-winding device. The movements used | are of the highest grade, specially adapted to withstand the hard usage and vibration of automobile travel.

Catalogue upon application. If not supplied by dealer, | order direct from us.

Yours very truly,

(132)

139

Dear Sir :

You are doubtless interested in securing the best available lead pencils for the use of your students. You may have observed the vast difference between | the cheap pencil with harsh, gritty, nerve-wearing lead, and the better grade with the smooth, gliding lead that it is a pleasure to use. We | have spared no effort to produce a lead with all the desirable qualities of smoothness, toughness, evenness of texture; and a trial of the samples | sent you today will show how well we have succeeded.

The No. 365 "Drawing," for drawing and general use, is designed for schools and colleges. | This is representative of our line, which includes about 400 different styles of pencils. We trust you will carefully test this, and we hope, | if it is found satisfactory, you will adopt it for regular use.

If additional samples are desired, or if there is any other information we | can give you, we hope you will let us hear from you.

Yours truly,

(164)

140

Gentlemen:—

Possibly you will be selecting a new law text this fall. At least, you will be searching for the best commercial text-books and courses | of study the market affords, and you doubtless will wish to know what is newest and best among commercial law books for use in your | class-room.

Before definitely deciding so important a matter, you should, in justice to yourself and to your students, consider the vital facts set forth | in the accompanying descriptive circular. Practical Law is all and more than its name implies. It is intensely interesting in character, a feature not usually | found in text-books treating so dry a subject as commercial law.

A sample copy will do much to convince you. A class-room test will | forever make you a friend of this book. Why not try it for the coming year? Your reputation for high-grade work will be materially | strengthened by the use of this splendid text.

May we hear from you?

Yours truly,

(165)

141

Dear Madam:—

Permit us to suggest that the best method of unpacking the typewriter which we have shipped to you is, to remove the top and | bottom boards of the box

first, and then unbolt the machine from the baseboard. You will find the carriage packed separately in the top of | the box, but it slips into place on the rails easily. You will find a card of directions and a book of instructions included with | the machine, and we anticipate that you will have no difficulty either in unpacking, setting up, operating, or taking care of the machine, if | you follow the directions.

In order to guard against any unusual delay in transit, we respectfully request that you mail to us the enclosed post-card | immediately upon receipt of the typewriter. If it should not arrive on schedule time, we should like to be notified, so that we may | do all in our power to insure prompt delivery.

Assuring you of our best service, we are,

Very truly yours, (170)

142

Dear Sir:—

I am especially anxious to have you visit our exhibit at the Household Show in the Coliseum. All of our various forms of telephone equipment, | including private branch exchanges for business houses and residences, desk and wall telephones, small extension sets, and adjustable arm telephones, will be shown.

A special demonstration | of our Long Distance service will be given between 7:30 p. m. and 10:30 p. m. Arrangements have been made so that visitors | may talk with Bell representatives in distant cities. This proved to be a very attractive feature of our exhibit at the Household Show last year. |

I enclose two tickets of admission for the week of March 27th, together with a souvenir coupon. I trust you will find it convenient | to attend.

Yours very truly, (130)

143

To Advertisers :—

Fac-simile letters are exact counterparts of original typewritten personal letters—signature, name, address and all. Coming from the head of the house, they often | perform their mission even more effectively than a personal call from a representative. They reach the hands of the proper authority at a time when | he is in a humor to consider their contents. They carry your arguments quietly and forcibly without exposing your methods to your competitors.

Unlike the | many so-called imitations, they have every appearance of personal letters and are filed in the regular order of correspondence. They are better than the | average solicitor, because they never misrepresent your business. The cost is but a mere fraction of the expense of a personal call. They reach thousands | simultaneously. Shrewd advertisers are our best customers. No order too large, none too small.

Yours truly,

(141)

144

Gentlemen :—

Every painter knows that pure white lead alone, that is, with no inert pigment therein, is inferior to white lead which has been combined with | one or more pigments of a different origin; the blending or combining of minute particles of different shapes and sizes producing a better result than | the white lead used alone. Everybody knows that pure gold is a most remarkable metal, but that it is necessary to combine alloy even with | gold to make a more durable metal. If you read our handbook carefully, you will note that we do not attempt to belittle the good | qualities of linseed oil as a

paint vehicle; but like white lead and gold, linseed oil has its limitations, and now that they are definitely | known, it is a Master Painter's own fault if he does not adopt recognized methods of overcoming them.

Do not allow prejudice of any kind | to keep you from investigating the merits of Japan Oil. In trying it you risk nothing and have much to gain in the interest of | good materials and good workmanship. If you will send us on the enclosed card the name of your usual supply house, we will see | that you get a free working sample. Can we do more?

Yours respectfully,

(213)

145

Dear Sir:—

You are doubtless interested in everything that will further your work in training men and women for business life. We want to place in your | hands a copy of our new business book, "Human Nature in Selling Goods." This little work sums up the whole method and philosophy of American | Salesmanship as it is practiced today by successful business men and taught in progressive business houses.

It is by no means a book for salesmen | alone, but deals with its subject in an interesting way, giving a broad insight into the real business spirit. Every young man entering commercial life | ought to read it and own a copy, whether his training is for office or road work, accounting, selling, buying, or managing.

Our edition of | this book has been made with special reference to wide distribution. We shall be glad to have your personal order for a copy for inspection, | at the

net retail price, which is only 50¢. In lots, the whole-sale price to you will be 15¢ on orders of 25 copies, | and 13½¢ a copy for larger quantities.

Yours very sincerely,

(192)

146

Gentlemen:—

It is our business to devise systems that will reduce your expenses by eliminating the time and trouble wasted in looking up references which might | otherwise be devoted to more important subjects. You know how absolutely important it is to file your letters, legal documents, papers—in fact, references of | every description—where you can find them immediately. In order that you may fully realize what this all means to you, kindly call at the | salesroom of our representatives. They will gladly explain to you in detail how you can overcome any disadvantages, and will suggest just what systems and | cabinets will meet your exact requirements. At the same time, they will demonstrate to you why “Quality Cabinets” will prove the most durable and economical | that you can use. Such a demonstration will convince you that our cabinets are justly recognized as the newest, best constructed, and most complete line | of office furniture made. If it is not convenient for you to call at the present time, fill out the enclosed postal card, and have | our representative call on you.

Yours very truly,

(183)

147

Gentlemen:—

Model Thirty-Eight is the new car of the year—a really high-grade automobile for an even thousand dollars. It has everything a | good car should have—standard materials and construction, correct design, ex-

traordinary efficiency, and complete equipment, including high-class magneto and gas lamps. It has power, speed and | never-failing ability; it is big enough to give plenty of room, yet it is so handy that it can be readily turned without backing | in a narrow street, and so simple as to be the ideal car for women. Its center of gravity is low, thus preventing skidding, and | giving a smart, graceful appearance. This model has been thoroughly tested out on a fast 7,000-mile non-stop endurance run, through which it | came with a perfect score, finishing in better running order than when it started. Considered from every standpoint, this is by far the | most desirable and serviceable light runabout that money can buy. Twelve thousand of this one model will be built for 1912. | The quantity makes the price. Full description and illustrations appear in the enclosed catalogue.

Yours truly,

(190)

148

Dear Sir:—

Owing to the backward spring and summer season, we intend to sell below cost our stock of Oxfords for men and women.

As one of | our regular customers, we are notifying you of this special sale so as to give you an opportunity to make a selection before the general sale | opens.

Some of these lines are so badly broken in sizes that, to close them out, we have marked them incredibly low.

We hope that | you will take advantage of this chance to purchase All America, Mayfair and Signet shoes at such unusually favorable prices.

Yours truly,

(67)

149

Mr. J. C. Smith,
Gillespie, Ill.

Dear Sir:—

Being unable to secure space at the Automobile Show for week of February thirteenth to properly display the full line of the 1911 "Hupmobile," | we have arranged to have an individual show in our salesroom.

Our salesroom will be attractively decorated and the four different types of the "Hupmobile" | will be shown to their best advantage.

We wish to extend to you a cordial invitation to visit us this week, assuring you of the | utmost courtesy and attention.

Trusting that we may have the pleasure of a visit from you, we are,

Yours very truly,

(97)

150

Frost-Johnson Lumber Co.,
Wright Bldg., St. Louis.

Gentlemen:—

"How Fortunes Are Made" is the title of a short article which appears on the inside of this sheet.

That article will interest you, for | it points the way to one of the greatest money-making opportunities offered the public in 20 years or more; and, whether you are contemplating | an investment or not, we ask you to read it.

In considering an investment of any kind your first desire is for inside information | regarding it—information that will satisfy you thoroughly as to its merits. Then naturally you want to know about the men in charge—

their character | and standing, and whether they are safe men to follow. Their status is your surest guarantee against disappointment or loss.

The Autopress Company has now | barely reached the threshold of its great career. It has gone far enough to demonstrate its boundless possibilities as a money-maker, and | to justify the faith of its backers in the great machine which has the whole world for its field and has that field alone.

Every | statement and every claim made herein are easily verified. The printing houses that are paying the Autopress Company \$1,000 profit on every | machine furnish the best evidence for your consideration. In addition, the Autopress Company offers every facility for investigation of its business, its prospects, its methods, | and the men behind it. Once you know the inside facts about Autopress, you will believe, with us, that the stock of the Autopress Company | affords the very best investment opportunity you ever had. It combines absolute safety with profits which will surely run into the millions.

The Autopress Company | is chartered by the State of New York (which insures protection of stockholders) and we are doing business with the leading concerns throughout the | country. Read the facts set forth within; then sign and mail to us the enclosed card.

Our literature embodies the strongest endorsements ever given, including those | of such concerns as the Prudential Life Insurance Company, the New York Life Insurance Company, and a score of other well-known institutions.

Whether | you buy stock or not, you cannot in justice to yourself neglect to find out about this wonderful opportunity, when the mailing of a post-card | will

bring you full information. Sign and mail the card today, before you put this letter aside.

Very truly yours,

(395)

151

To Wide-Awake Business Men:

Our Telephone Directory is the best known means to employ in explaining your story by word or picture to the | most interested buyers of St. Louis and vicinity.

It is up to date, clean, attractive; it contains accurate information in the condensed form that is | required by firms and individuals desiring to transact business in or about St. Louis.

It is the only reference guide to be found in or | about St. Louis and environs; it may be readily consulted in business offices in North, South, East or West St. Louis and in most residences | in the same territory.

If you are looking for a doctor, lawyer, merchant or policeman, you can find him without an endless search, as everything | is carefully classified.

Here are intelligible lists of churches, pastors, owl cars, theaters, baseball schedules, railway time cards, charitable institutions, cemeteries, places of general interest | and how to reach them, criminal and civil courts, names and addresses of United States, State and City officials, foreign consuls, and public buildings.

In | addition to valuable detailed information of various sorts, you will find thousands of advertising announcements of leading merchants and specialists in St. Louis, and these | advertisements are there because the financial investment is a good one.

You will readily realize how powerful is the enormous circulation of the Telephone Directory. |

Space in the Directory is cheap. A subscription for space in this fertile field will give you a foothold in the money-making markets of | St. Louis. If you desire an estimate of the cost of this unique service, we shall be glad to submit a proposition.

Very truly yours, |

(275)

152

To Stockholders :

It is hardly necessary to repeat that in establishing an independent telegraph service, most of the work, both diplomatic and constructive, must be done without | blare of trumpets. Much that has been done will be set forth in a comprehensive report soon to be issued.

In the meantime, certain facts | can be briefly stated:

The Company now has six offices in Boston, and by means of ducts recently secured the opening of many others | is being arranged. Many large concerns are now giving us all their telegraph business between Boston and points on our operating lines.

Contracts have been | closed giving the Telepost Company the right to string wires over various extensions in the New England States, thus enabling us to connect our present | offices in New England with many other important centers of trade and manufacture.

With St. Louis as a center, much progress has been made | in several directions. The St. Louis-Kansas City line has reached Sedalia, Mo. The St. Louis-Indianapolis line is now at Terre Haute, Indiana, and the | St. Louis-Chicago line is nearly completed.

Telepost offices are now equipped in St. Louis and in Kansas City, and during the next few days | offices

will be equipped in Sedalia, Terre Haute, Springfield and other important points on these lines, so that in the immediate future these cities | will be enjoying Telepost rates and Telepost service.

It is pertinent to state that the Company's wires will be carried in ducts and conduits through | the important business sections of both Chicago and St. Louis, offices being opened in locations best suiting the convenience and requirements of each city. This | is usually the hardest problem that a new company has to face in the large cities; but in St. Louis and Chicago, as well as | in Boston, it has been completely and satisfactorily solved by the Telepost Company.

Other most valuable connections have been or are being secured by which | many leading cities of the Middle West will have Telepost service at an early day. Steady progress is also being made on the trunk line | we are building, which will give New York City some of the much needed advantages of the Telepost service.

The Telepost construction work is being vigorously | pushed under the immediate direction of the Superintendent of Construction and Maintenance, one of the most successful and best known line builders in the country. | For some years he has been in charge of the construction work for the Postal Telegraph Company.

It will be a matter of great gratification | to all stockholders of the Telepost Company to know that Rear Admiral Sigsbee has become one of our Board of Voting Trustees.

Yours very | truly,

(451)

153

Mr. John Harkins,
Longfellow School,
St. Louis.

Dear Sir :—

The New York Civil Service Reform Auxiliary believes that there would soon be a radical change in public opinion on the subject of our Civil | Service if the boys and girls in our schools could be taught, first, the true nature of the Spoils System, its injustice and extravagance, its | degrading influence and the handicap which it is to us in our foreign relations; and, second, the business advantage and equity of the Merit System. |

During 1903 and 1904, there were distributed free to high schools and colleges in all sections of the | country over 48,000 pamphlets on the subject of Civil Service Reform. Recognizing that their mere distribution would have little influence, the Auxiliary has sought | the teacher's assistance in the explanation of Civil Service Reform principles.

This plan was so successful that the Auxiliary prepared the enclosed Primer on the | Merit System for use in the elementary schools. To supplement the use of the Primer, the Auxiliary has now published two pamphlets, entitled "Honor in | Politics," and "Summary of the United States Constitution." It will gladly furnish you, free of all expense, fifty of the Primers or twenty-five of | either of the other pamphlets, with no stipulation save that they shall be made the subject of a lesson in your history or civil government | course. For any number over fifty Primers a charge of one cent a copy will be made, and for any number over twenty-five of | the "Honor in Politics" or of the "Summary of the United States Constitution" a charge of three cents a copy will be made.

If you are willing to co-operate | with the Auxiliary
and wish to make use of these pamphlets, will you be
kind enough to send in the enclosed envelope the number |
of pupils in your class?

Hoping to hear from you on this subject,

Yours truly,

(315)

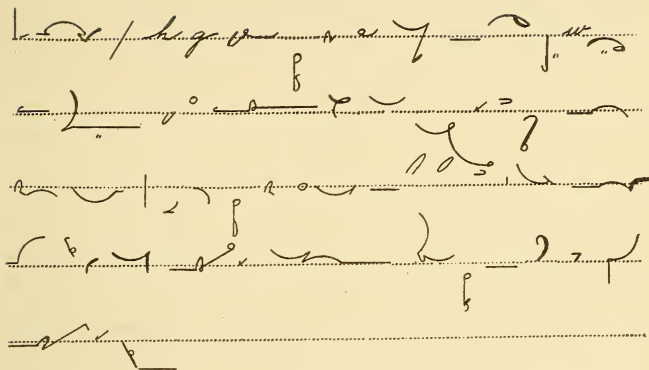


INSURANCE

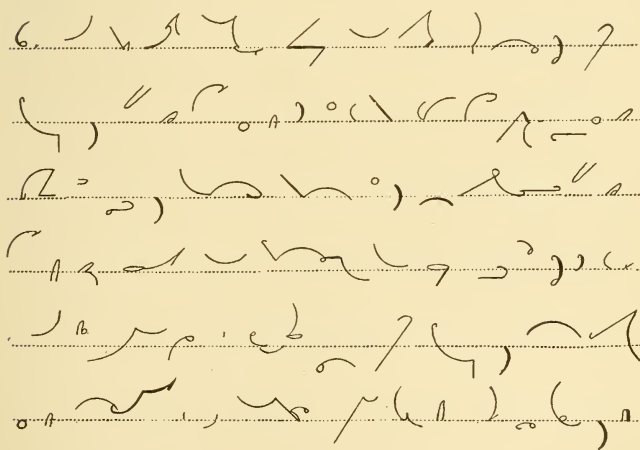


INSURANCE

154



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156

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154

Gentlemen:—

I am in receipt of your letter from H. G. Harrison, suggesting that I send information to Mr. Geo. W. Morris at Farmington, who | is at this time interested in insurance. It occurs to me that you may know the gentleman, but I would suggest that you say | nothing to him until I have a reply to my letter. I will advise you later in regard to this case. In the meantime, | if you have any suggestion to offer, I shall be glad to hear from you.

Yours very truly, (93)

155

Dear Sir:—

By having a Perfected Indemnity Contract, any condition of a man's affairs can be arranged for while he is living, so that after his death | every detail will be carried out as he elected it should be—for remember, every man is far more conservative while he is living than | he would expect any administrator or executor to be with his affairs after death.

By this plan also, a certain fixed sum can be arranged | for minor children, so that misappropriation and bad investments cannot defraud them of the amounts designed for their support during their helpless years. In fact, | this Contract is like a Bank Draft, over 169 millions back of it and 32 millions of surplus over liabilities.

Yours truly, (123)

156

Dear Sir:—

I am in receipt of the memorandum left at this office a few days ago, and in reply beg to say policy No. 458789 is | a Twenty Annual Payment Policy with

a fifteen-year period, and a return premium feature added. This certainly calls for a settlement at the end of fifteen years.

You will find that it gives the exact date on the back of the policy, also on the front when folded. At the end of the fifteen years you will have the option of taking the full cash value, considered on the guaranteed release which is endorsed on the policy, and in addition to the dividend then declared.

You, of course, realize that it is impossible to state dividends in advance, but we can predict from past experience that this policy will make a good showing for you. If, at the end of fifteen years, you wish to draw the dividend in cash and continue your payments for five years longer, you will then have a guaranteed paid-up policy and will be entitled to annual dividends on the five premiums paid, which will cut down the premiums considerably.

If you do not wish to take a cash dividend at the end of fifteen years, you can draw the full cash value and then convert it into a paid-up policy and stop paying premiums. The paid-up value will be just what the cash value would purchase in paid-up insurance. On the other hand, if you should die at any time during the fifteen years, the Society would pay the face of the policy, plus all the premiums paid by you.

I shall be glad to give you any further information regarding this policy that I can.

Yours truly,

(290)

Gentlemen:—

We hereby acknowledge receipt of yours of 20th inst. To give you some idea of one of our practical forms of policies we enclose herewith a Twenty Payment

Policy payable at age 60, or prior death, based on age 30, for \$10,000.

You will note the annual | premium is \$359.50. You therefore could not have paid during the twenty years more than \$7,190, at which time the | guaranteed cash value is \$7,270, and you would have had all your annual dividends in addition. If at the twentieth year you | showed no desire to take the guaranteed cash value, your payments would cease, and you would continue drawing dividends annually until age 60, when | the policy would mature for \$10,000.

Trusting we have given you the desired information, we are,

Yours truly,

(145)

158

Gentlemen:—

Replying to yours of recent date, will say the rates of premium on Term Policies for five, ten, fifteen or twenty years are very low; dividends are declared | as upon other kinds of policies; provision is made for the renewal of the policy for successive periods at the rate of premium at advanced | age, or for conversion into other forms of insurance without medical examination.

Partnership insurance is attracting increasing attention. It is designed to afford protection, | in the case of the death of a member of a firm, to the surviving partner or partners. Rates can be furnished for any number | of partners. Provision is made also for the conversion of the joint insurance into policies upon the lives of the individual members in the event of | the dissolution of the firm.

Awaiting an early reply, we are,

Respectfully yours,

(137)

159

Dear Sir :—

In reply to yours of the 29th, will say the Life and Endowment Policies contain guarantees of paid-up, cash, loan, and extended values. A grace | of thirty-one days is allowed for the payment of premiums.

Life policies, all participating, are payable at death, and on them the payment of premiums | may be completed in five, ten, fifteen or twenty years.

Endowment policies are payable at a certain age of the insured, or at death | if it should occur before that age, with premiums payable during the whole period, in ten, fifteen or twenty annual payments.

Trusting we have given you | the information desired, we are,

Very truly yours,

(108)

160

Gentlemen :—

The premium charged represents the estimated cost of insurance and is based on conservative assumptions as to future death rate, interest rate, etc. The actual | cost is determined year by year by experience. The difference between the estimated and actual cost belongs to the policy-holders, and is ascertained and | distributed annually and not otherwise.

A cash dividend is received one year from date of policy and annually thereafter. In case of policies paid for | in a limited number of premiums, dividends are continued after the full payment of the premiums until the policy is terminated by death or | maturity; and dividends are also paid upon “paid-up” policies.

Yours very truly,

(113)

161

Dear Sir:—

Life Insurance is a requirement of all classes. It is needed by many to save their families from poverty or dependence; by others as a protection against the deprivation | of the comforts, conveniences and refinements of living, which by use have become necessities.

The Invincible has always striven for a simplicity | and clearness easily intelligible to policy-holders. It has also avoided all specious schemes which lend themselves readily to misrepresentation and awaken the expectation | of enormous profits impossible of realization. To maintain a security which shall be impregnable, and, while conserving the rights of every policy-holder, to reduce to | a minimum the cost of his insurance, is the true object of the company's management.

Trusting you will give this matter your careful attention, we are, |

Respectfully yours,

(127)

162

Gentlemen:—

In reply to yours of the 6th, will state that both the participating and non-participating policies are terminable by the Company at short notice | if found undesirable, while under a life policy, which is not terminable by the Company, it may carry \$50,000 upon a single life; therefore, | with the capital stock and assets of the Accident, Health, and Liability departments, amounting to \$6,254,503.08, there is | no possibility of an Accident or a Liability claim becoming a disadvantage to the Life policy-holder. On the contrary, the security which is offered to | Life policy-holders is increased by reason of

the larger assets and the broader basis which is furnished for average results by reason of the | different classes of business being conducted by the same company.

Yours truly,

(138)

163

Dear Sir:—

The surplus arising under the participating business is paid to the policy-holders in dividends, or held for their benefit and security, but the surplus arising under the non-participating business | belongs exclusively to the stockholders. The premiums under the non-participating business are less than the corresponding participating premiums, but | the surplus arising from participating premiums is applicable to the reduction of such premiums for the second and subsequent years. The amount of dividend which may be earned and | paid under participating policies depends upon the experience of the company as to the rate of interest received, the rate of mortality experienced, and the expense of | conducting the business. It is therefore impossible to calculate in advance the amount of future dividends.

Yours truly,

(117)

164

Gentlemen:—

We desire our agents to notify the insuring public that this company will not venture upon unknown hazards or enter into any uncertain schemes, so | prevalent in these times, for exploiting insurance of various kinds, but will continue to offer Life, Endowment, and Term Insurance, and also Accident, Health, and Employers' Liability Insurance, of the most approved and most |

protective forms at the lowest reasonable cost. In the Participating Life department it will not yield to any temptation to the overpayment of dividends, which | has been a prominent factor in the disasters which have overtaken other companies in the past, believing that its insured in the long run will appreciate | the absolute safety of the company and its ability to meet every claim when it occurs, more highly than the temporary popularity which might be gained | by other methods.

Yours truly,

(130)

165

Gentlemen:—

In reply to yours of the 28th ult. will state that the policies issued by this company in recent years are incontestable after one year | except for non-payment of premium. Out of the large number of claims made under life policies during 1907 the company has found | it necessary to contest by law only three in number:—

One where the insured had left home and had not been heard from for several years, | and his death had not been proved; one that of a person who had been insured less than a year, who, when he made his application to the Savers', had been treated for | the disease of which he died, but withheld this knowledge of his condition; and the third that of | a person who had been insured less than twelve months, and who committed suicide. If there is any further information we can give you, let | us know.

Yours truly,

(154)

166

Gentlemen:—

The time of maturity for such a policy as is mentioned in your favor of the 10th inst. should not be earlier than 60 or 65. | In a company whose risks are well

selected, whose investments are made with skill and care, and whose affairs are economically administered, the financial results | of Endowment Policies are very attractive.

To own an Endowment Policy is a sure incentive to save money. One reason is the recurrence of the premiums | at regular periods, and another perhaps stronger reason is that comparatively small amounts are readily invested in this way, while, as is well known to | investors, it is difficult to invest such amounts by ordinary methods. Extended observation justifies the assertion that, in most cases, the matured endowment received at | the beginning of old age represents money which would not otherwise have been saved. Further, it must be remembered that money invested in an Endowment Policy | is lifted above the hazards of business.

The Credit Life and Trust Company's forty-five years' experience in writing these practical forms of policies has proven | conclusively their wisdom in advocating this form of insurance.

Respectfully yours,

(186)

167

Gentlemen :

You will note that the enclosed policy covers the practical features of life insurance. It protects his family during the business career of the | insured, and when he has reached the age of 60 the probabilities are that his children will have matured, and the necessity of protection become, to a | great extent, obviated; and if, as in most cases, the insured has reached this time of life without having laid aside a competency for | old age, the payment to him of \$10,000, the face of the policy, is of great benefit.

Annual dividends are paid on this policy and | all other forms issued by this company, which dividends may be used to reduce the premium or to purchase additional insurance, or may be allowed | to remain with the company to accumulate at 3% compound interest.

We submit this statement for your consideration, hoping that you will see the wisdom | of immediately applying for an amount of life insurance commensurate with your income, and earnestly solicit a thorough investigation of the Invincible Life and Trust | Company's policy, believing that after investigation you will decide to place an application with it.

Yours respectfully,

(192)

168

Dear Sir:—

The Security Life and Trust Company has been conducted with the idea that life insurance is a sacred trust, and the best management that | which secures permanence, unquestioned safety, moderate cost of insurance, fair and liberal treatment, and best adapts plans of insurance to the needs of insurers. | That the Company has not been excelled in accomplishing these results is a matter of record.

It is surrounded by greater safeguards than any other | life insurance company, and gives greater guarantees for the future. It has nothing in its history that needs apology or explanation. Neither the integrity nor the | ability of its officers has ever been questioned. Its charter provides for the continuance of the present wise and conservative management.

Its policies are non-forfeitable | after the payment of but two annual premiums. It will not take advantage of your necessity. If circumstances oblige you to take a paid-up policy, it will participate | in the surplus.

It is a strong company. It has, besides the legal reserve and a large surplus, the additional protection of \$1,000,000 | capital stock, on which the policy-holders pay no interest. Its investments are secure, its management economical, and its premium lower than that of any participating | company.

You can make no mistake in placing your insurance with the Security Life and Trust Company.

Yours truly,

(219)

169

Mr. Daniel Whitelaw,
Ellinwood, Kansas.

Dear Sir:—

In reply to your inquiry of several days ago, will state that Life Endowment and Term Policies can be made payable to the beneficiaries in | ten, fifteen, twenty, twenty-five or thirty installments, thus saving the widow (the usual beneficiary) the risk, delay, and trouble of investment.

The Company | under this policy invests the amount of the insurance. From the money thus invested it pays a fixed annual sum for the number of years | agreed upon, it being recommended that the number of years shall cover the period in which the children are likely to be dependent.

Income and | Final Sum Policies are issued upon the Life, Endowment, or Term plan, which provides, when they become claims either by death or maturity, for | the payment of an income for twenty years, and the payment of a specified amount at the end of that period. For example, if a yearly installment | of \$500 had been

paid for twenty years, a final sum of \$10,000 would be paid at the end of that time. | The Tontine period can be added to a policy if desired.

Any further questions will be cheerfully answered.

Yours very truly,

(196)

170

Messrs. Walton & Loevy,

Hartford, Conn.

Gentlemen:—

As per statement received today, it would appear that Mr. Ryall had a credit to his account of \$120.30, but in | view of the fact that the commission on the Endowment policy is somewhat in excess of that on the 20-Payment Life policy, which | commission has been paid to Mr. Gorman, who was in charge of the Hannibal office at the time this policy was written, there | is a slight amount which we cannot refund. Taking this commission item into account, there is due Mr. Ryall \$114.92, for which | I enclose herewith draft to the joint order of himself and mother. You will find the draft in the changed policy, which is also enclosed | herewith.

The 1909 premium on the old policy, after deducting the dividend, is \$71.70, and the premium on his new policy | is \$57.46, a total of \$129.16, leaving a balance to pay of about \$9.00 above the amount of | the draft enclosed. This will pay premium for three full years on his first policy, and one year on his new policy.

The Hannibal Trust Co. | has the receipt for the annual premium due April 3rd and the 20-Year Endowment, which we have asked them to return, and we will | then request the Company to issue another for the 20-Payment Life, which they inadvertently did not enclose with the changed policy.

Yours very truly, |

(250)

171

Messrs. Wurdeman & Green,
Louisville, Ky.

The business of the *Ætna Life Insurance Company* commenced in the year 1850. It is a stock company with a capital of two millions | of dollars, doing life business both upon the stock, or non-participating, and the participating plans, being in this respect like the celebrated English | and Scotch companies, some of which have been in successful operation for more than a hundred years. The non-participating business of this company is | kept entirely separate and distinct from the other. The company also issues Accident, Health, and Liability Insurance, which is all conducted by the | stock department. The combination of these different classes of business, all of which pertain to the welfare and duration of human life and which naturally | belong together, operates to reduce some of the general expenses chargeable to each class, but which, if the different kinds of business were conducted | by separate companies, would have to be paid by each class alone. The amount of risk assumed by this company under an accident policy is | limited to a moderate amount, depending upon the extent of the injury and the conditions under which it is sustained, and under an employers' liability | policy, though it may cover damages sustained by a number of persons, the total loss by any one accident is restricted to \$25,000.

Trusting | this is the information you desire, we are,
Yours truly,

(235)

172

Shoe Manufacturers' Union,
Dubuque, Iowa.

Gentlemen:—

If your company does not enjoy the many benefits of a scientific, disinterested appraisal of the property

used in the conduct of its business; if | your plant appraisals have heretofore been made by your own employes; if you have heretofore employed appraisers other than the Manufacturers' Appraisal Company; if you have | followed haphazard, inaccurate methods of determining plant depreciations, instead of applying specific, personal-inspection depreciation methods, based upon expert judgment, rather than | age; if your records are not sufficiently accurate and complete to make a proof of fire loss incontestable, and inclusive of all losses at true values; | if you do not know your exact investment in each department of your plant, as a basis for apportioning non-productive expenses;—

You can be benefited | by our knowledge, experience and services in appraising property of every description—land, buildings, water powers, machinery, mechanical equipment, tools, dies, natural deposits—in fact, | everything comprising your permanent plant.

We claim and can prove, that our appraisal system is superior to other systems in that it shows at least 30 | % greater detail; that the summaries and indices give results in concentrated ease-of-finding form; that the fire losses of our clients are easily | adjusted because of the completeness of our schedules and our competent after-the-fire assistance. We have back of this superior system a well balanced | organization of experienced, expert appraisers—large enough to make a prompt appraisal of the plants of the most extensive American industrial corporation, but not so | large as to be top-heavy in management, or to entail heavy overhead expense.

If you are considering the employment of disinterested appraisers to | value your property, at present or in the future, let us hear from you now. We shall be pleased to explain our system to you | in detail; to make

a special study of your requirements, and, without obligation on your part, to submit a proposition acceptable now or at a later date.

Our list of clients is too long to enumerate here. We can refer you to many important corporations, the managers of which are known to you personally. We can satisfy you that we can make a truly scientific plant appraisal at a reasonable cost, and that we are worthy of your confidence.

Yours very truly,

(383)

173

Mr. P. J. Gavin,

Bangor, Me.

Dear Sir:—

Mr. H. G. Harrison has suggested that I write you with regard to our ordinary life and 20-payment life policies.

I am therefore pleased to enclose herewith sample policy on each form, upon the basis of \$1,000. For larger amounts the figures would be multiplied. As far as the contracts are concerned, they are identical throughout a period of twenty years, with the other during life; and surrender values begin the 2nd year on the 20-payment life policy, and the 3rd year on the ordinary life policy. There is a difference in the surrender values on account of the difference in premiums.

All our insurance participates in the annual dividends of the Company, with the result that under the 20-payment life policy the number of premiums may be reduced to less than twenty, and the ordinary life may become full paid-up in approximately twenty years, if you leave the dividends with the Company; in the meantime this gives you an increased amount of insurance from year to year.

One form is exactly equivalent to the other in proportion to the amount invested, it being a question of whether you | prefer a maximum amount of insurance which a given outlay will purchase, or whether you desire a small amount of insurance with the guarantee that | the maximum of premiums will not exceed twenty.

The first premium per \$1,000 on the ordinary life plan is \$29.53 per annum, and on the | 20-payment life \$39.28. On the basis of dividends paid this year on policies issued last year, the net cost the 2nd year on the | ordinary life would be \$24.54, and on the 20-payment life \$33.98, which dividends should increase somewhat from year to year. In proof of this, | I enclose herewith a record on the 20-payment life plan, one of several held by Mr. William Roberts, formerly of the National Lead Co., | whom you doubtless know.

We have many policy-holders in the Lead Belt district, any one of whom would state that the American is the | cheapest and most satisfactory of all insurance carried. The enclosed testimonials will be of interest to you, I am sure.

Rate for insurance is governed | by age, nearest birthday. I give you this information so that if it happens that you will soon pass the middle mark in the year | you will have this fact in mind.

I enclose copy of our annual statement. I shall be glad to arrange with you by correspondence to | complete your application, or will see you if you prefer.

Yours truly,

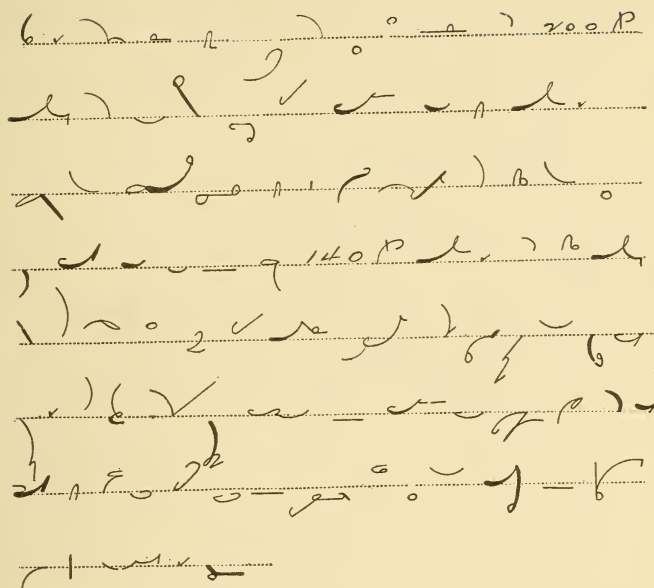
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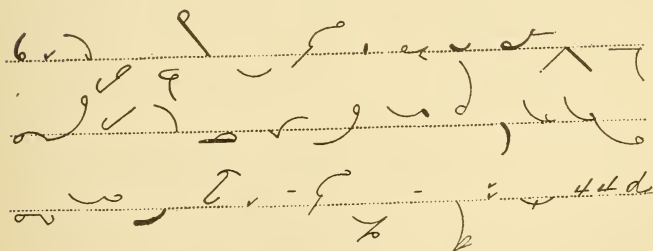


MACHINERY

174



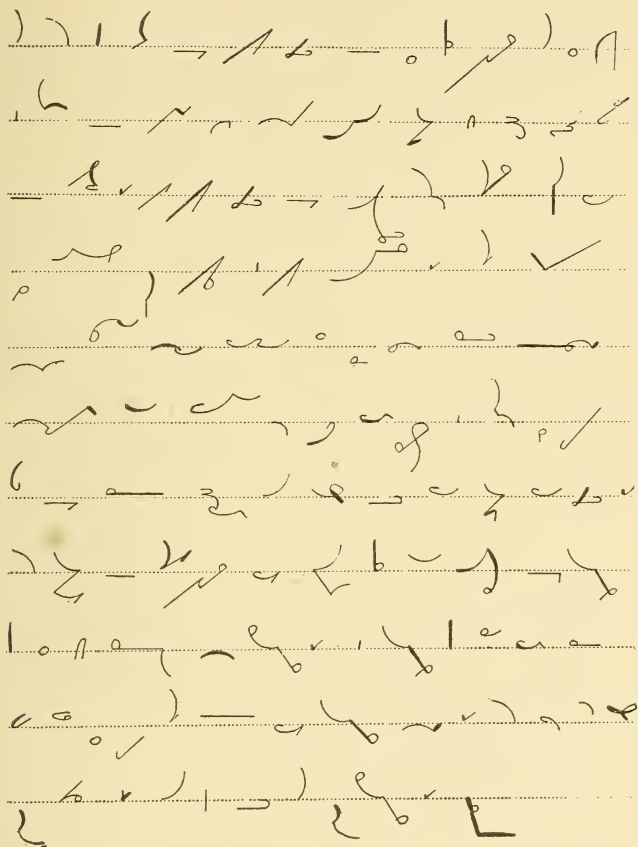
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174

Dear Sir :—

We might state that the pump we use is tested with 200 lbs. pressure, and we know several outfits which operate under that pressure. |

However, our experience shows that a large majority of these are used for operation under not to exceed 140 lbs. pressure. With this | pressure a very fine mist is obtained, which prevents the possibility of the solution collecting in drops on the foliage.

If desired, we can furnish | the engine to operate on alcohol, although we are under the impression that it will not be cheap enough to justify its use in preference | to gasoline and low-grade naphtha.

Yours truly,

(108)

175

Dear Sir :—

We have just issued several new catalogues and are sending you under separate cover today samples, which we trust you will place on your files | for ready reference should you be in need of power equipment. The catalogue includes the following:

No. 44-D is devoted to our line | of horizontal engines for operation on gas, gasoline, distillate, crude oil, kerosene, or producer gas. We call your particular attention to pages 22 to 25, | inclusive, as we think you will find them of interest.

No. 47-C is devoted to our line of internal combustion engines used for pumping | purposes.

No. 48 is a pumping machinery catalogue, which includes our line of steam and power pumps for every service.

In order that we | may know these catalogues have reached proper destination, would appreciate having you acknowledge same.

Yours very truly,

(142)

176

Dear Sir:—

On this small countershaft, which is geared to run at 150 r. p. m., we would place a cut steel spur pinion which would | mesh with the cut steel gear on the crank countershaft, to run this latter at the same speed as the paddle shaft, 43 r. p. | m.

Our reason for using an extra pair spur gears is to make our reduction in speed at this point, as it would | be necessary, if we geared direct to the crank countershaft, to use gears and clutches of so large a diameter to carry the load and | make proper reduction that it would be out of the question to consider it.

From the crank countershaft to the paddle shaft we would, of course, figure on using pitmans and forged cranks and crank plates.

If the vertical multi-cylinder marine engine is used, the same style of transmission | machinery, in our opinion, would prove entirely successful, and if you would use a chain drive to the stern, it would only be necessary to have | one reduction and one countershaft.

We recommend the two friction clutches on the beveled gears in preference to a reversing gear, as they will stand | more service. A reversing gear is not entirely satisfactory where it is used much of the time on the reverse motion.

We await with interest | your further comments, and shall be glad to be of further service.

Yours very truly,

(240)

177

Dear Sir :—

I have just returned from my trip in Southwest Missouri, Arkansas, and Indian Territory, and find on my desk your letter of March 29th, | in which you sent in the order of V. S. Burrowes and Z. T. Clay. I have written the home office that I have accepted | this order, and we are to furnish one hundred and forty feet seven-inch endless canvas belt. I have called their attention to the | separator order given by Burrowes in January. I have tried to explain to them the division in the payments of this engine, and I trust they | will understand it.

I hope you will see that matters are straight before delivery is made.

Yours truly,

(118)

178

Gentlemen :—

In the old-time forges it was customary to reheat the axles after forging and to anneal them to remove the internal strains set | up by the original uneven heating. Certain roads having their own specifications still prescribe annealing, but we consider this entirely unnecessary under our practice, since | with the initial heating the axles are forged complete, and this single process, we believe, gives the best results.

We are able to furnish | axles either smooth forged, rough turned on journals and wheel seats, or rough turned all over ; but we are not equipped to completely finish. This is | usually done at the shop where the wheels are fitted.

Any further information we can give you will be gladly sent.

Yours truly,

(123)

179

Dear Sir:—

The standards recommended in 1903 to 1906, inclusive, are identical with those dated 1902. The enclosed | prints show the standard axles for use under freight and passenger cars and locomotive trucks. In addition, we are sending you a file of prints | showing axles in common use, which will serve to illustrate our line of axles.

Print M-817, Trailing Axles, for use under | cabs of large locomotives. In some designs axles similar to driving shaft are used for this purpose.

Print M-897, Narrow Gauge | Axles, for use under cars for export shipment, and other equipment of a small capacity.

All axles and forgings are made of open-hearth | steel, and the greater part of the axle production is subject either to the specifications of the American Society for Testing Materials, | those being the same as the Carnegie standard, which take the base price, or to the Master Car Builders' specifications, which are subject to an extra charge | of \$3.75 per net ton, inasmuch as a chemical check analysis for carbon contents is required.

Yours truly,

(196)

180

Gentlemen:—

In reply to your favor of the 5th ult. we will state that our axles are lathed out to exact lengths, centered with sixty-degree | centers, and forged to measure in the central or tapered portion; but on the parts requiring finishing, i. e., end collars, journals, dust guards, | and wheel seats, we allow about one-quarter of an inch excess metal for finishing. Smooth forged axles are complete when sent.

For shipment to | distant points, axles should be either rough turned on journals or wheel seats, or rough turned all over, for in the smooth forged product the | percentage of rejections is greater on account of seams, pipes, sand holes, etc., and because with shipments of smooth forged axles to points far distant from the mill, if defects have developed in turning, we might not only be called upon to replace axle, but probably to stand part or | all of the freight charges.

The standard prints show our estimated or theoretical, as well as our guaranteed weights. In shipping, if the actual weight under-runs | the guaranteed weight, we make the invoice at the guaranteed weight. In all cases the railroad bills of lading are predicated on the actual weight. |

Yours very truly,

(203)

181

Dear Sir:—

We beg to acknowledge your letter of August 5th, indicating certain changes in the specifications for the deep well pumping outfit. Following is quotation from | our letter from the Simplex Steam Pump Co., dated August 6th, which is self-explanatory:

"1 Pump, size $1\frac{3}{16}$ " diameter by 6" stroke, pump having | brass-lined cylinder and plunger. This pump is slightly different in design from that described in bulletin sent you.

"16" stroke single vertical power | well head with single reduction gears, fly wheel, and pulley for motor drives.

"50 feet of wooden rods for connecting the pump piston to the | well head.

"The weight of the entire machine is approximately 300 lbs."

The price of the above machine, including the pulley, 18" or smaller, | which will allow you to use an 1800 r. p. m. motor, is \$82.50, f. o. b. St. Louis.

Regarding the float switch for use with the self-starter, | would state that either this float switch or a No. 59,602 pressure governor to regulate between 30 and 50 pounds pressure, price \$35.00 net, can | be used. The pressure governor would possibly be the simplest arrangement, inasmuch as it can be installed near the pump, while the float switch would | have to be installed in the tank, and wires run from there to the motor.

If there is any further information desired regarding this proposition, | I shall be pleased to secure it for you. Trusting that you may give us the order for this apparatus, I beg to remain, |

Very truly yours,

(253)

182

Dear Sir :—

Some time ago we sent you some printed matter to assist you in the sale of threshing machinery, and the expresscompany has notified us that | you have refused to take said printed matter and pay the charges. It seems strange to us that you should refuse to pay this small charge | in order to obtain the printed matter, as it would be a great help to you in making sales.

We shall be obliged if you | will let us know by return mail whether you will take it or not. We should also like to ask what you have done with | the McClellan sale, as we are quite anxious for you to put this through if the parties are good; and we understand from you that | they are good.

Yours truly,

(130)

183

Gentlemen: —

Please advise us if you wish the engine, mentioned in your letter of the 11th, for ordinary power purposes, or to drive a dynamo.

The | catalogue mailed you under separate cover will show you the different styles in which these small engines are made. As soon as we know | the style, we shall be glad to quote you rock bottom prices.

We are also mailing under separate cover instruction book of our vertical engines, | and will ask you to advise us as to the parts on which you wish prices quoted, specifying them by number.

Yours very truly,

(99)

184

Gentlemen:—

We have your esteemed favor of the 30th enclosing letter of J. H. Kerwin, Gentry, Ark., asking for agency for Root Machinery. We will give him | our immediate attention.

We also have yours of April 20th enclosing order of T. Harris, Farmerville, Ill., for Root repairs. We will give this | matter prompt attention. Accept thanks for above.

Yours truly,

(56)

185

Dear Sir:—

Referring to correspondence in regard to above: With return of all papers I hand you letter from General Auditor Scudder of Overland Ry. Co., dated | 1st inst., advising that D. E. Dutton, formerly employed as clerk at Guthrie, Okla., is now employed as clerk at Bald Knob, Ark.

Please take | this matter up with him. Please see that the receipt book is returned to Mr. Scudder.

Yours truly, (68)

186

Dear Sir:—

Under separate cover we are mailing you instruction book applying to our vertical engines, in which you will find a chart of repair parts. Will quote you prices | on such parts as you may need, if you will advise by symbol number. We also enclose catalogue describing our vertical and | horizontal engines. As soon as your plans mature, we shall be glad to take this matter up with you, and give you our estimate on | one of our improved type engines.

Very truly yours, (84)

187

Gentlemen:—

We write to inquire when we may obtain your Engineer's specifications on the engines you will install in your new power plant. We build the | Corliss and the High-Speed Four-Valve engines, and shall be glad to have an opportunity to quote you on either or both types of engines. |

For your information will state that we have recently placed two new types of engines on the market and they have both met with great | success. The first is our one-piece Heavy Duty Frame engine in which the main frame and guide barrel are cast in one massive piece, | having an oil cup around the entire base. The other is our High-Speed Four-Valve engine, which also has a one-piece bed, and | which is equipped with many special

features which make the engine modern and up to date in all respects.

If you are interested in the | engine question at this time, please advise us of your requirements, and we will supply you with complete data.

Yours truly, (171)

188

Carleton Mfg. Co.,
South Bend, Ind.

Gentlemen:—

Referring to No. 16½ Planters with the old-style spouts that take both seed and fertilizer, the factory wrote us some days ago that | the numbers necessary to convert the old-style fertilizer attachments to new-style are as follows:

“Brackets G 877 and one spout complete, | composed of one G 866, one G 867 and one G 868.”

On receiving this letter, we wrote | them further that the old spout extended back over the openings both for the seed and fertilizer, and asked how the extra spout was to | be attached. They write us under date of July 20th as follows:

“Answering your letter of the 28th ult. regarding the fertilizer attachment for | No. 16½ Planter, a new bracket and spout has been made for this fertilizer, and can be attached to the old machine without interference | from the seed spout, except that it may be necessary to dent the top slightly, but this can be done without injury in any way to | the machine.”

Yours truly, (179)

189

H. L. Jennings & Co.,
Cincinnati, Ohio.

Gentlemen:—

We are advised that you contemplate the installation of a new engine for your plant during this summer, and we write to inquire when you | will let contract and on what size and type of engine you are figuring. If you are ready at this time to take the matter up, | please advise the size, type, and operating conditions at your plant, and we shall then be glad to submit our proposition.

We have many of | our engines throughout Texas, and have just recently contracted with the Dallas Light and Power Company for an engine for their plant, where they already | have several of our engines in operation.

For your information will state that we are now building our Heavy Duty engines with a one-piece | frame, giving the engine great rigidity. If you are interested, we shall be glad to forward you prints and photographs of this engine. Our new | pattern has become very popular and we have sold a large number of same in the last year.

Awaiting your reply, we are,

Yours very | truly,

(176)

190

Kauffman Milling Co.,
Dayton, Ohio.

Gentlemen:—

You will find our spray outfits described on pages 23 and 24 of the catalogue mailed you under separate cover today.

You will note | this outfit consists of our well-known "Jack-of-All-Trades" Gasoline Engine, mounted on a com-

mon base, with a high-pressure double-acting spray | pump. To eliminate all unnecessary weight, we recommend the evaporator cooling tank similar to the one shown in outfit No. 163-A, although where | desired we furnish standard size tank.

In addition to these outfits, we put out a complete rig which consists of the outfit as shown in | No. 163-A, mounted on suitable trucks in connection with a 250-gallon half-round solution tank, in which is placed a mechanical | agitator driven from the engine by means of a gear. The outfit is complete in every respect, including the suction and four strings of discharge | hose, nozzles, pipe extension, etc.

If you will advise us just when you can consider this matter further, we shall be very glad to have | our representative in your territory call and give you further details.

Yours truly,

(188)

191

Mr. J. L. Lowery,
Evansville, Ind.

Dear Sir:—

The following data regarding the manufacture and sale of axles and miscellaneous forgings are to supersede all | previous advices, and are for your information and guidance in soliciting business. You, of course, understanding that all inquiries are to be submitted | to us.

Miscellaneous forgings, such as rounds, squares, shafts, crank-pins, connecting-rods, piston-rods, etc., are manufactured at the forge connected with the Upper | Union Mills, 29th street, Cleveland, Ohio. The maximum diameter desired is about 16 in., although in special cases diameters up to 20 in. have been made. The | maximum

lengths are 32 ft. for smooth forgings and 25 ft. for rough-turned forgings; but on account of weight the length of any forging must depend upon the diameter, for no bloom weighing over six tons can be conveniently handled. All ordinary machine work and annealing can be done, but each inquiry should be considered separately.

We are also in a position to manufacture at our Upper Mills steel arch bars and striking plates.

Yours truly, |

(175)

192

American Steel Foundry,
Frisco Building, St. Louis.

Gentlemen:—

As a general outline of what we produce, will state we are in a position to manufacture all classes of car, engine and tender axles, as well as various styles of miscellaneous axles, and certain special axles at the forge connected with the Upper Mills, Cleveland.

The majority of the car and tender axles used today are of the dimensions recommended by the Master Car Builders' Association. There are two standard sizes of these, the dimensions representing the diameter and length of the journal:

$4\frac{1}{4}$ x 8" Journals—For use under cars having a capacity of 80,000 lbs., and designed to carry 11,000 lbs. on each journal, or 22,000 lbs. per axle. |

$5\frac{1}{2}$ x 10" Journals—For use under cars having a capacity of 100,000 lbs., and designed to carry 19,000 lbs. on each journal, | or 38,000 lbs. per axle.

Other standards have been adopted from time to

time by the Master Car Builders' Association, but at present these | are the most important.

Yours truly, (181)

193

Carnegie Steel Co.,
National Bank of Commerce Bldg.,
St. Louis, Mo.

Gentlemen:—

I send you herewith three revised plans showing location of the Pennsylvania plants for the Cooperage Co., which will confirm the information telegraphed and written to you on Thursday of this week. After a talk with Mr. Lang, | who was here on Wednesday, we decided as follows:

The floor of the Stave Mill will be dropped down to the present grade, excavating underneath | to a sufficient depth to give a 6" clearance under the girders; this excavation, of course, will not extend under the entire building, as before | you reach the lower end of building there is a sufficient fall to give the necessary clearance.

The Boiler House, as you will note by section | drawn on plan, is to have the floor 2 ft. below the stave floor, so that you will have considerable excavation for same.

The firing | end of the boilers is to be placed toward the kilns, which will reverse the location of the door for ashes, so please arrange accordingly. | It may be necessary to make a small area here, and of course when the door for ashes is moved it will move over the | iron covering to the lower side of the Boiler House, instead of the side shown on present plans.

The location of the Boiling Vats has | been moved so that they are now 15 ft. from stave mill instead of 6 ft.

The top of the wall of these vats is | to be level with the floor of the stave mill, so that there will be considerable excavation for them, and this excavation, as well as | that on the boiler house and under the stave mill, will be an extra, as it was not included in my figures, and I desire that you keep account of it at all of these locations.

I am not able to give you any definite information regarding the steam boxes, | as I have not heard from Mr. Anderson, but I have the drawing prepared in accordance with the information I gave you, and if it | is decided that they are to be built as contracted for, I will send you the drawings at once.

Yours truly,

(371)

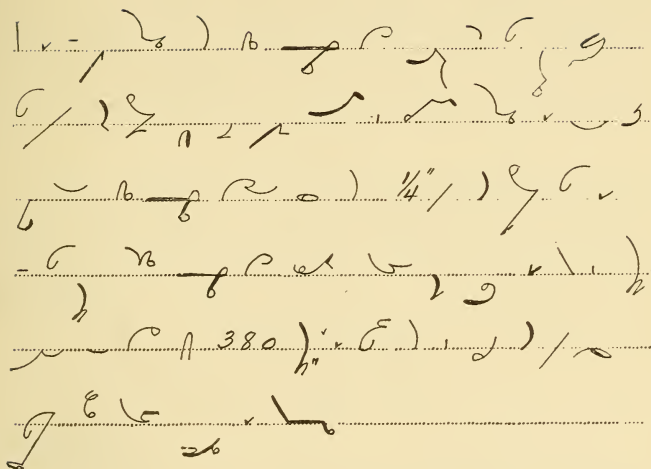


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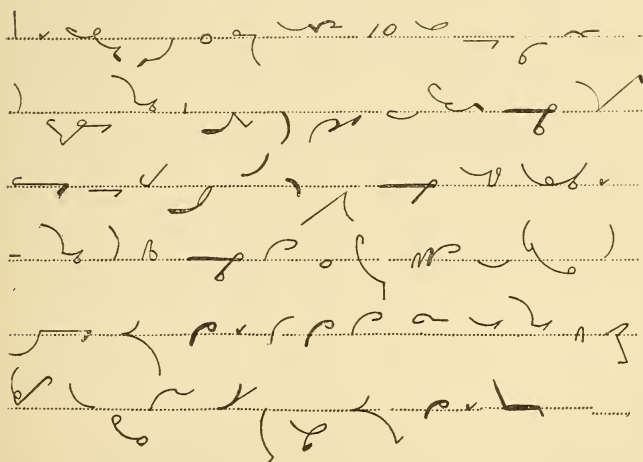


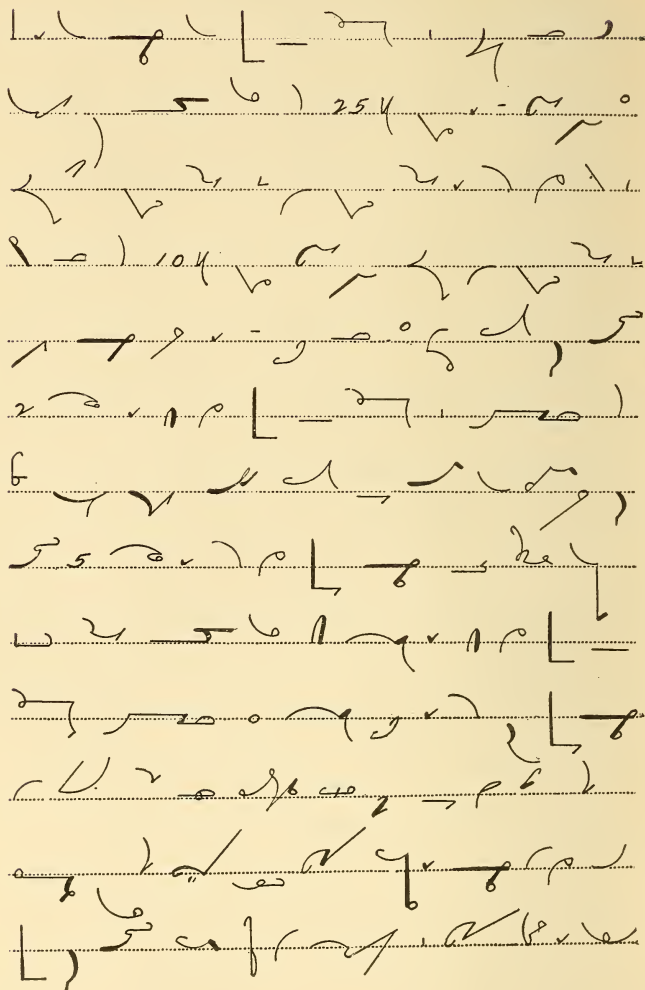
ELECTRICAL

194



195





194

Gentlemen:—

The core and windings of these transformers will be provided with oil ducts whereby the oil can freely circulate through both the core and the | primary and secondary windings. No part of the copper in these transformers will be in excess of $\frac{1}{4}$ " from free circulation oil.

The | oil furnished with these transformers will be especially refined for the purpose, and shall have a flashing point not less than 380° Fahrenheit. | It will be of a base free from moisture, alkalies, acids, or other impurities.

Very truly yours,

(92)

195

Gentlemen:—

Answering your objection, as stated in your letter of the 10th inst., to the usual method of adjusting windings and providing for lubrication on ordinary | transformers, we call your attention to the advantage promised by our Water-Cooled Transformer in these respects.

The windings of these transformers will be so | arranged that there will be no difference of potential between layers. All layers will be omitted in the winding, that heavy discharge or surges will | not break down the insulation between the layers.

Very truly yours,

(86)

196

Gentlemen:—

Our transformers are guaranteed to withstand a breakdown test after reaching full temperature rise of

25,000 volts. The alternating current is between the | high-voltage winding and the low-voltage winding. We also have a severe test of 10,000 volts alternating current between the low-voltage | winding and the core and transformer case. The above test is always applied for a period of two minutes. They are also guaranteed to withstand | a potential test of twice the normal working pressure applied to the primary or secondary coils for a period of five minutes.

We also guarantee | the transformers to have the efficiency regulation and to be within the temperature rise therein mentioned. They are also guaranteed to withstand the | potential test as mentioned above.

We further guarantee the transformers will comply with the tests, specifications, etc., according to the last edition of the | Standardization Rules of the American Institute of Electrical Engineers.

Transformers will also be guaranteed for a period of one year against all mechanical and electrical | defects.

Respectfully,

(177)

197

Dear Sir:—

In answer to yours of the 8th inst. will say that after a continuous full load run for a period of twenty-four hours at | normal voltage and 25 cycles, the rise in temperature in your transformer will not exceed 40° Centigrade, the winding to be measured by the | resistance method, the core and oil by the thermometer.

Following full-load run for a period of two hours at 125% | load, the temperature rise will not exceed 55 degrees.

Water Circulation—These transformers will be provided with water circulation coils of surface

sufficient to | obtain the rise in temperature mentioned above. The water coils are guaranteed to stand a pressure of 200 lbs. per square inch.

We shall | take pleasure in continuing this correspondence at your convenience.

Very truly yours,

(137)

198

Dear Sir :—

During the past week we have loaded, and now have ready for shipment, the 5,000 K. W. generator, which we are to return to | the factory. We have also received and have unloaded the 12,000 K. W. cycle generator.

The loading and unloading of the generator and other | heavy parts at this plant takes considerable time, as the work has to be done outside of the building, due to the fact that we | cannot get the car into the building and under the crane.

We have not been able to do much work on the erection of the | 12,000 K. W. unit, as we have not received the oil deflector rings for the middle bearing. I have, however, received notice from Mr. | Davis' office that these rings were shipped on July 7th.

Yours truly,

(137)

199

Gentlemen :—

Replying to your favor of the 1st inst., we shall be pleased to give you any information desired concerning our transformers.

The core and windings | of these transformers will be provided with oil ducts whereby the oil can freely circulate through both the core and the primary and secondary windings. | No part of the copper in these

transformers will be in excess of $\frac{1}{4}$ " from free circulating oil.

The oil furnished with these transformers | will be especially refined for the purpose, and will have a flashing point not less than 380 Fahrenheit. It will be of a paraffine | base free from moisture, alkalies, acids, or other impurities.

After a continuous full-load run for a period of twenty-four hours at normal voltage | and 25 cycles, the rise in temperature shall not exceed 40 Centigrade, the windings to be measured by the resistance method, the core | and oil by thermometer.

Hoping that we may receive an order from you in the near future for some of these transformers, for which we | thank you in advance, we remain,

Yours very respectfully,

(184)

200

Messrs. Butler & Miller,
Macon, Ga.

Gentlemen:—

We have one circuit for lamps here which consists of 24 General Electric and 24 Champion lamps. This circuit has been operating very | successfully on G. E. transformer, giving excellent regulation. The tube at the present writing is 850 hours and is still in service. When | the Champion transformer arrived it was connected to this circuit, and the regulation from same very poor. After one hour's operation, the tube was | punctured. This circuit was then connected to the G. E. transformer and operated satisfactorily for the next hour, during which time a new tube was | placed in the Champion outfit; then the circuit was again connected to the Champion transformer and operated in same

manner as before for about one | hour, resulting in another tube puncture. The circuit was then again connected to the G. E. outfit and has been operating with best results since. |

The operation at present is not satisfactory. I do not think the trouble can in any way be laid to the cable system, as the | Champion Co. have no cable trouble, and this would certainly seem to indicate that their outfit is not yet fully developed, in view of the | fact that they have had a repetition here of their experience in Detroit.

In the above test the primary voltage was checked very carefully, so | that we know the fluctuation was due to no other cause than poor regulation on the transformer.

Yours very truly,

(245)

201

Callahan Mfg. Co.,
Toledo, Ohio.

Gentlemen:—

Your inquiry concerning proper lead for water-cooled transformer is received; we offer the following data for your consideration:

All lead wires will pass through | heavy porcelain bushings fastened into cover of the transformer. The two primary lead wires extend in and out of the case 6". There will | be four secondary lead wires passing through the cover of the transformer that can be connected in series or parallel to give 230/480, or 250/500 volts.

The transformers will be exact duplicates, so that they can be connected in delta or "Y", or | operated in parallel without causing any undue interchange of current or disturbance to the system.

The transformer will be capable of withstanding an absolute short | circuit without any injury, for a sufficient period of time to allow properly adjusted circuit breakers to open.

Trusting we have given you all | the information you desire, we are,

Very truly yours,

(159)

202

Messrs. Powell & Wilson,
Wheeling, W. Va.

Gentlemen :

In reply to your inquiry regarding the construction and operation of the Water-Cooled Transformers manufactured by this Company, I beg to submit information as | follows:

General Data—These transformers will be Single Phase Step-down Transformers properly designed for operation on 25-cycle circuit.

Type—These transformers will | be of the core type of construction. The low-voltage winding will be next to the iron core and well insulated from same. The 6,600-volt winding will be wound over the low-voltage winding, but separated from same with insulating material composed of mica, oiled linen, and | insulating papers. All material will be of the highest dielectric strength.

Voltage—The primaries of these transformers will be wound for 6,600 volts | and will be provided with taps so that the secondary voltage can be changed to 230, 240, or 250 volts. All taps | in the primary winding will be brought to terminal boards same as shown in blue print which we herewith enclose.

Case—The case furnished with | these transform-

ers will be of $\frac{1}{4}$ " boiler plate, sides having a vertical seam riveted and caulked. Instead of riveting the boiler plate to the | cast bottom, as is commonly done, the bottom will be cast directly on to the boiler plate, making a perfectly oil-tight joint. This construction | is shown in blue print. The cover will be of gray cast iron having lugs whereby the entire transformer, including its oil, can be raised as | a unit.

Auxiliaries to the Case—There will be supplied with each case a thermometer reading in Centigrade degrees to give the temperature rise of the | oil, or if preferred we can supply thermo electric alarms to be attached to the transformer cases and set at any temperature rise desired. | Each case will be provided with a large globe valve of sufficient size to quickly withdraw the oil, and a pet cock will also be | supplied at the bottom of the case for sampling the oil. Each case will also be provided with sight level oil gauges mounted near the | top of the transformer case.

Dimensions of Case—Each case will occupy a floor space approximately 65" x 54" by a | height of 110".

This office will be pleased to answer any further inquiries regarding these transformers that you may desire to make. |

Very truly yours,

(403)

203

SPECIFICATIONS FOR 6 200-K. V. A. TRANSFORMERS.

General Data:—Transformers will be of the single phase step-up or step-down type designed | for operation on 60 cycles. Primary will be 2,300 volts. Secondary will be 17,000 volts.

Case:—The case will be of corrugated | sheet steel ;

each corrugation will be practically 3" deep. All seams will be brazed. The bottom will be cast directly on to the sheet | iron sides, making a strong, substantial and perfectly oil-tight case. Provisions for handling the case will be found on the cover of the | transformers. Stay bolts passing from the bottom of the transformers through the cover will relieve the sides from any strain from raising or lowering the | transformers.

Leads:—The lead wires will be brought out through the cover, and will pass through heavy scalloped porcelain bushings, and heavily insulated to withstand | at least three times the primary or secondary potential they are operated upon.

Insulation:—Transformers will be guaranteed to withstand an alternating current voltage test | of 50,000 volts between the 17,000-volt winding and the 2,300-volt winding. They will also withstand an alternating current voltage | test of 18,000 volts between the 2,300-volt winding and the core or case of the transformer.

Temperature:—The temperature rise of these transformers operated | at full load and at 100% P. F. will not exceed 40 degrees Centigrade above the surrounding air. At 25% overload following the full-load | run, temperature rise will not exceed 55 degrees C. above the surrounding air.

Ventilation:—Transformers will be provided with oil ducts through which the oil can | freely circulate. All parts of the windings will be within 1/4" of the free circulating oil. The cores of the transformers will also be | provided with oil ducts through which the oil can freely circulate.

Oil:—The oil furnished with these transformers will be free from moisture, alkalies, acids, | and other impurities, and will be thoroughly refined for the purpose. It will have a flash point not less than 175 degrees C.,

and an insulation test of 40,000 volts between contacts set 2" apart.

Guarantee:—The transformers are guaranteed against burnouts for a period of one year and against all inherent mechanical and electrical defects, except in case of very excessive overloads or misuse. We further guarantee them to carry 50% overload for a period of ten hours without undue heating or injury to the insulation or any part of the transformers.

Respectfully submitted,

(421)

204

Mr. L. N. Nelson,

Detroit, Mich.

Dear Sir :

I have before me a copy of your letter of August 10th to Portland, which has been referred to me by Mr. Hobbs, in reference to electrically operated steam shovels. I have just dictated a letter on this subject to people who are inquiring for an electric shovel and I give below extracts therefrom. You will realize probably better than the ordinary user that with a power shovel going three or four cycles a minute, which would mean accelerating the hoisting motors three to four times a minute and the swinging motor six to eight times a minute, the duty on any suitable control system, such as type M, would be several times as great as that given in any other service. When the thrusting motion is stopped during the digging motion, full thrusting power must be applied by the motor, although stationary, and when stopped with the dipper out of the bank a brake would go on and off—at least a dozen times a minute—whereas with a steam engine all one does is to turn the steam on and off. A steam shovel in hard

work is plunging and vibrating under the digging action | all the time and is a mighty poor foundation for such an apparatus. No motion as a rule takes more than three or four seconds. | The motors would run from 50 to 100 h. p. each, mill rating, depending on the size of the shovel, and there would be two of | these motors in parallel on the main hoist. They would practically always be running on resistance, and the thrusting motor with its requirement of sustained | push and pull without motion would have to have a large fixed resistance in circuit.

The digging motion, too, is apt to be arrested suddenly | by any resistance—encountering stumps, large stones, etc., imbedded in the bank. In many classes of work this will happen more or less at every | dipper stroke. The power of the steam shovel is limited so that it will exert 90% of its power while working, and stalling will | not run the stresses up more than 10% or so. The engines used on steam shovels—with no fly wheels, comparatively little inertia, full | pressure maintained throughout practically the whole stroke—are ideal for this purpose; the electric motors are exactly opposite in all their characteristics and could only | be adapted to these conditions by elaborate, costly and complicated controlling apparatus, as compared with an elementary throttle valve on each engine. As shovels are | almost invariably installed on new railroad construction and places remote from shops, repair parts, etc., and as the plant dependent on a shovel, consisting of | locomotives, cars, etc., rarely costs less than \$100.00 a day for operation, the great advantages of avoiding complicated apparatus with which men available on | steam shovel jobs cannot but be wholly unfamiliar, will be evident.

On the other hand the closed air system outlined in the letter quoted from | below is very efficient. Mr.

Northrop, head of the Northrop Engineering Company, who has built the finest air compressor plants in the world, and Mr. | Lewis of the Rand-Lewis Company, both have stated that this system would be about three times as efficient as the ordinary use of air | piped from a stationary air compressor and exhausted into the atmosphere. More than half of the power developed by the motor should therefore appear in | the shovel, whereas the electric motors direct connected to the machinery could not, in my opinion, under the conditions named above, possibly develop 50% | average efficiency. We estimate that a 75 h. p. motor driving a suitable air compressor will take care of a 45-ton shovel, a 100 | h. p. motor will take care of a 70 or 75 ton shovel, and a 140 h. p. motor will take care of a 95-ton shovel. | The above is on the assumption that the shovel will be worked rapidly and steadily.

Very truly yours,

(668)

205

Blackwell & Peirce,

Minneapolis, Minn.

Gentlemen:—

In reply to your letter of inquiry, we beg to submit the following recommendation on the use and efficiency of electrically operated steam shovels: |

We do not recommend the direct operation of shovels by electric motors, but recommend the combination electric and closed air system, described below. The frequent | and rapid starting and stopping of the various motions require, when motors are used direct, far more complicated and delicate controlling apparatus than the simple | throttle valve on a steam engine. A shovel is not a suitable place for the automatic and relay

control apparatus, which should be used with | direct motor application. If to avoid this a plain street car controller is used, the constant operation—several makes and breaks a minute on each | of the three controllers—will cause rapid deterioration, and to rely on fuses or circuit breakers, which would have to be restored by hand to | protect the motors when digging or thrusting motions are stalled, would mean intolerable delay and annoyance.

For the above and other reasons we recommend | the use of the standard steam shovel in combination with a motor-driven air compressor operating on the closed system. In this system the exhaust | air, instead of passing into the atmosphere, is returned under considerable pressure to the compressor, to be pumped again into the receiver at about double | the exhaust pressure and drawn from that for operating the engines as desired.

This system is highly efficient; at least two or three times as | efficient as the ordinary way of compressing air to about 100 pounds, transmitting it through pipes, and exhausting it into the atmosphere. In fact we | believe that the compressed air system, in which one motor would be running most of the time at its maximum efficiency, the air simply being | used as a quite efficient method of transmitting the power from this motor to the shovel movements, would take less current than the directly applied | motors, which would be starting and stopping practically all the time. The compressor and motor would be installed on a flat car behind the shovel, | involving no more complication in bringing electric power to the shovel than with direct connected motors. The closed system proposed does not require cooling water | on the compressor, or reheating the air.

We have built more electrically operated excavating

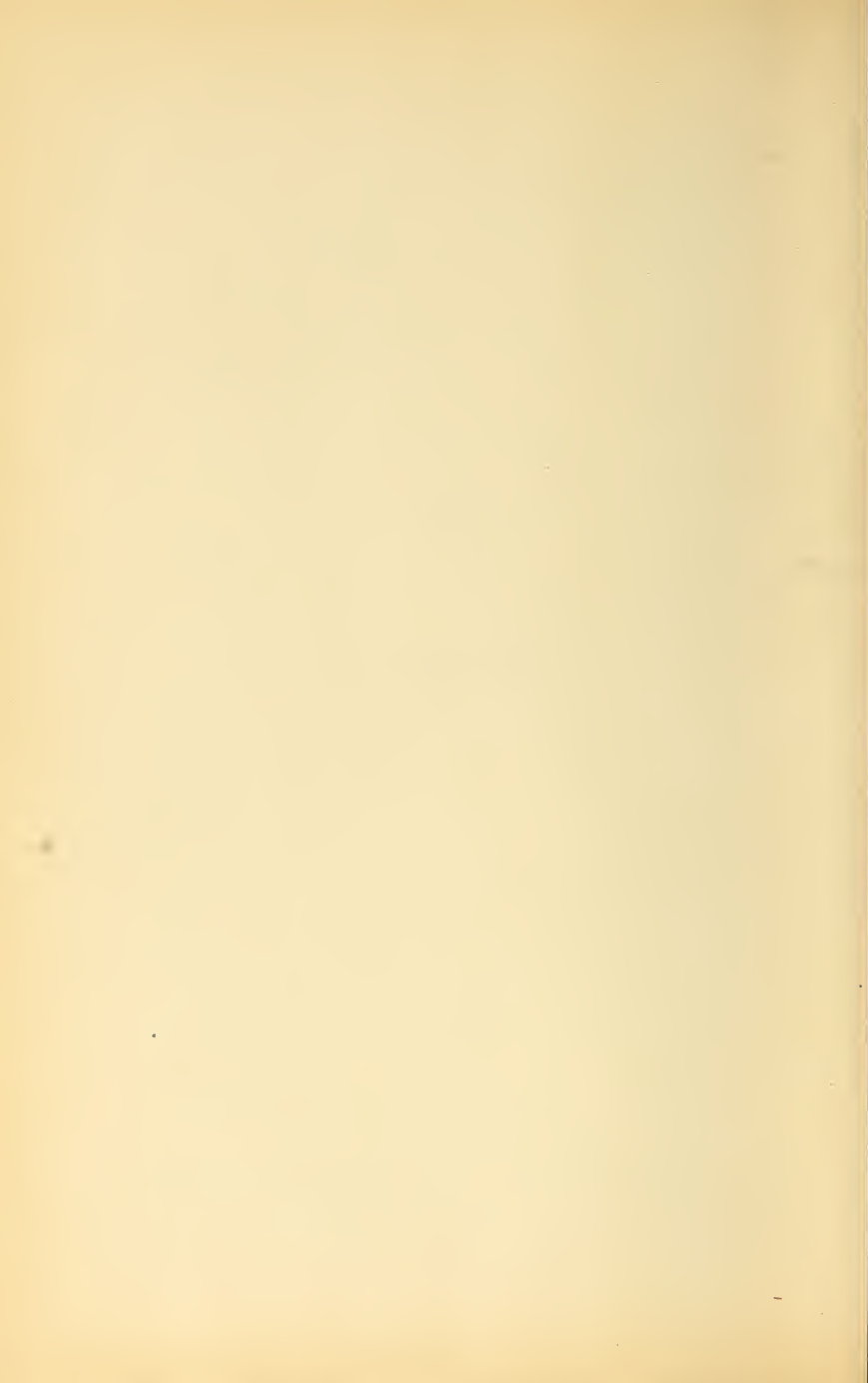
apparatus, including elevator, hydraulic and dipper dredges, than all other makers combined, | and our recommendation is therefore not based on any fear of electric application, but on knowledge of its limitations for shovel conditions.

Very truly yours, |

(425)



LAW



LAW

206

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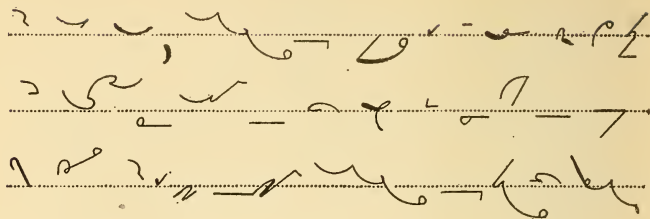
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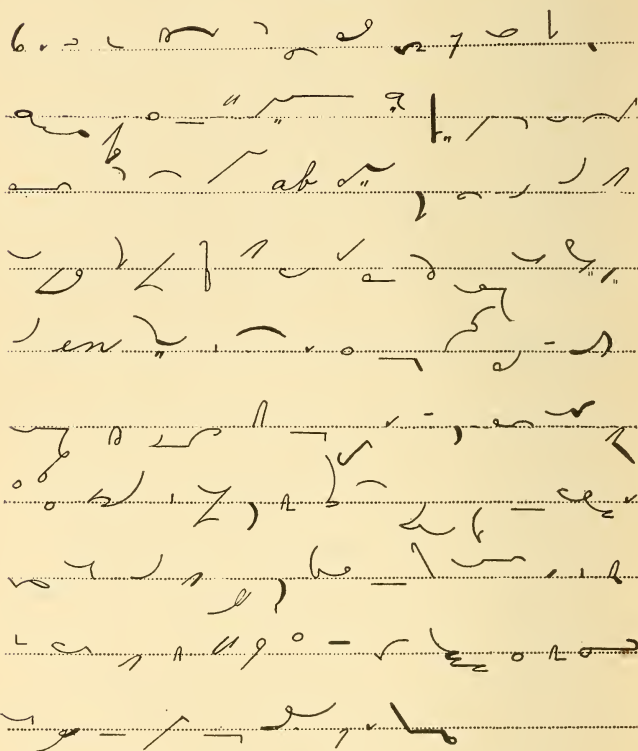
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208



206

Dear Sir:—

We took the depositions in your case last Monday, and the hearing of the five absent witnesses will be held on next Monday. | The case has been assigned to Division No. 2, and appears under the name of "Bert vs. Hill, No. 54,789."

We have a little | proposition to make you in the way of a loan. If you will send your representative up to our offices, Illinois Building Annex in this | city, we will talk the matter over with him, as it may be advantageous to both parties.

Trusting you will let us know whenever we | can be of service, we are,

Very truly yours,

(109)

207

Dear Sir:—

Some time ago you notified Mr. Cooke, of the firm formerly known as Cooke, Martin & Cooke, that you have been retained to | represent the plaintiff in the case of Brown & Buschman vs. Kernan et al., and that the case would be returnable to the October term. | I represent the defendant in the case, and should like to have a personal conference with you in the near future in reference to a compromise.

I understand that you are also connected with a replevin suit in which I, too, am interested, and I should like to talk over | this case with you.

Hoping to hear from you in reference to a conference, I am,

Very sincerely,

(117)

208

Dear Sir:—

I have read this morning, with some surprise, your letter of the 7th inst. giving your extraordinary conclusions as to why the Continental | Accident and Guaranty Company would not make a settlement with my client, A. B. Skinner, for the amount paid by him in compromise of the | claim against him, on which suit was instituted in the Circuit Court, by E. N. Winner, a minor.

As to your legal objections, I prefer | not to discuss those, but to leave them to a jury.

The fourth statement in your letter, however, is so contemptible and uncalled for that | I feel it my bounden duty to answer it.

You must, indeed, be hard pushed for a defense to even intimate such a theory, | and I only hope that when the case is tried you will reiterate it, so that I shall be in a position to call you | to a personal account.

Very truly yours,

(157)

209

Dear Sir:—

Your letter of the 4th inst. received, and in reply will say that the case of Forman vs. Forman has been set for | September 21, 1911, at which time we will positively get to trial.

Will you please send me a list of witnesses, as you promised? | I shall have to get out subpoenas for them before September 1, 1911, as the trial comes up in that month.

Hoping to see | you before the depositions are taken, I remain,

Very truly yours,

(86)

210

Dear Sir:—

In looking over some old papers we find the original Articles of Incorporation of the Bell-Haskel Construction Company, in connection with which | we had some correspondence and in which we were representing the old firm, Bell-Marse Co.

Thinking that your clients would like to have this | document among their papers, we beg to enclose the same herewith.

Yours very truly, (64)

211

Gentlemen:—

We have your letter of May 26th asking us to take up with claimants' attorneys the question of settlement, and also to find out | from them the theory upon which they intend to predicate negligence on the part of the assured. We shall give this matter our prompt | attention and let you hear from us within the next two or three days.

Yours truly, (68)

212

Dear Sir:—

We notice in this morning's "Daily Record" that you have filed suit against our firm in the sum of twenty-five thousand dollars (\$25,000). |

This is the second suit you have filed for the October term of the Circuit Court.

Will say we are prepared to defend our interests | and have employed Keefer & Harris as our attorneys. They will arrange for a conference, and should you decide to compromise this case, we shall | abide by their decision.

Respectfully, (80)

213

Dear Sir:—

Will you kindly have report prepared showing the number of freight cars and their tonnage capacity, owned by the system and its subsidiary | lines for the following years:

1904—1905—1906—1907—1908

It is highly necessary that this information be gotten out | quickly for use in the above case, which, as we advised you in a previous letter today, will come up for trial at Cairo, Ill., | Sept. 10, or shortly thereafter, and in which the Company is sued for failure to furnish cars.

When this statement is prepared, kindly furnish name | of party who can testify thereto. If Mr. Black can testify to this as coming from the record of the Company, covering the Department of | which he is in charge, his testimony will answer all purposes.

Yours truly,

(138)

214

Dear Sir:—

In obedience to the requirements of Section 8978 of act approved March 20, 1907, I hereby request information as | to whether your corporation has any of its business or interest in or with any trust, combination or association of persons or stockholders, as named | and described in the provisions of said act. An answer is required, under oath of the president, secretary, or managing officer of your company, and | to that end a form of affidavit, as prescribed by law, accompanies this letter.

Your failure to make the affidavit in the form prescribed by | law, within thirty days from this date, will subject your corporation to a fine and forfeiture of char-

ter and of its privilege to transact business | in this state.

If your corporation has dissolved or ceased to exercise its corporate existence, you should immediately report the fact to this office in | order to avoid prosecution. Blanks for this purpose will be furnished you upon application.

This matter should receive your immediate attention.

Very respectfully,

(173)

215

Dear Sir:—

The case has been continued until the September Term of the Circuit Court of the City of St. Louis.

If you receive any | more letters from Harris or Sellers in re a compromise of the case, please send them to me and let me answer them. The proposition | submitted to them to buy out for one hundred dollars (\$100) and to sell for two hundred and fifty dollars (\$250) is, of course, | too absurd to discuss, but if you were correct in your surmise that the crop will have made from five to ten thousand dollars, I | wouldn't, if I were in your place, hesitate to buy out Harris and Sellers; but this is a question of policy rather than one of | law, and you are probably better able to determine your course than I am.

If you are going to try the case in September, we | had better begin to take our testimony now, so that we shall be thoroughly prepared, but if there is any chance of compromising it, it | will be a waste of time and money to take any testimony.

Very truly yours,

(190)

216

Dear Sir:—

I have your favor of the 10th inst. and note contents.

Yesterday I received from Mr. Blackwall a letter enclosing a copy of | an amended petition filed by Green & Lake, and note that the case has been set down for trial on the 2nd of June.

Kindly send me the names of the persons whose depositions you wish to take, and also a memorandum of what you expect to prove by them. | It will also be necessary for you to raise sufficient money to pay the stenographer and notary before whom these depositions are taken, and if | they are to be of any great length, you had better make arrangements to put up seventy-five or one hundred dollars, as testimony taken | in that way runs pretty high. I am writing Blackwall today to see whether there is any possibility of getting a postponement and shall advise | you as soon as I hear from him.

Very truly yours,

(161)

217

Franklin Steel Co.,
Allegheny, Pa.

Gentlemen:—

Will you kindly have statement prepared showing the number of men employed in our car shops from July 1, 1908, to March 31, | 1909; also the number of men employed during the corresponding nine months of the previous year—or, in other words, from July 1, 1907, | to March 31, 1908—in order that the two seasons may be compared.

General Foreman E. W. Gooding was present at the previous | trial of the case, and our testimony tended to show that the Company was working a full force of

men at all the shops on | the system, and that the cars were never in better average condition than in the fall of 1908, although our evidence on this point was | not quite satisfactory.

Also kindly show, by months, the number of bad order cars on hand during these two periods.

This case will come | up for trial shortly after September 10, 1910, at Decatur, Ill., and no time should be lost in preparing data to be presented to our | attorneys, in order that Mr. Gooding may be fortified therewith to enable him to testify definitely as to the exact situation.

Please acknowledge receipt.

Yours truly, |

(200)

218

Mr. F. W. Barrows,
Portland, Ore.

Dear Sir:—

I have your letter dated Memphis, Tenn., May 22, 1910. By the Constitution of the State of Missouri, the State has | concurrent jurisdiction over the River Mississippi and every other river bordering on the State as far as said rivers shall form a common boundary to | this State and any other state or states. The Supreme Court of Missouri in the case of White vs. Davis and R. O. Anchor Line, | 94 Mo. 23, decided that the jurisdiction of the State of Missouri extends over the entire Mississippi River as far as it forms | a common boundary between it and the State of Illinois, and that the laws of the State of Missouri apply to it. Now, whatever may be | said about the Constitution and the boundary lines of other states, I do not think there can be any serious question about the right of | the State of Missouri to

enforce its laws on those rivers forming a boundary line between it and other states. I don't believe there is | much in your interstate commerce proposition. I think your strongest point is the unreasonableness of the ordinance, and if you will get me a copy | I will try to look into it for you.

Yours truly,

(211)

219

Mr. H. L. Nixon,
203 Houser Bldg.,
Seattle, Wash.

Dear Sir:—

I have yours advising me that your client has instructed you to institute suit against the Jefferson Accident and Guaranty Company for the amount | paid out by him in the above matter, aggregating, as you say, with court costs, the sum of \$165 and asking for the attitude | of the Company with reference to the settlement.

In reply I beg to say on behalf of the Company that it respectfully and positively declines | to pay anything whatsoever in settlement of this purported claim under its policy, and to state herewith our reasons, to-wit:

Because the injury to | Bakewell was not covered by the policy:

1st—Because not due to the negligence of a subcontractor.

2nd—Because Church was not the owner | of the property in question at the time of the accident.

3rd—Because the cause of action started in the petition which you | saw fit to compromise was based on the negligence of the owner of the premises at the time of the accident.

4th—Because the judgment | against Church and the dismissal of the case was procured by collusion with plaintiff's counsel for the mere purpose of endeavoring to make out a | case against my client under its policy; and,

Lastly—Because there was no legal liability to the plaintiff in this case even on the part | of the real owner, because plaintiff at the time of the accident was, if not a trespasser, a bare licensee to whom the owner owed | no affirmative duty.

Yours truly,

(255)

220

Excelsior Construction Co.,
1020 Fullerton Bldg.,
St. Louis.

Gentlemen:—

Mr. Albert L. Miller, of your company, has put in our hands the settlement of the four death claims and the one claim for | personal injuries arising out of the falling of a scaffolding at one of the assurer's storage warehouses on March 22nd last.

We made an | agreement with Judge Sommers, of Root and Sommers, attorneys for the assured, providing that we should proceed to settle all these claims and that we | should pay seventy-five per cent (75%) of the amount necessary to do so and the assured would pay twenty-five per cent (25%); provided, of course, | that maximum amount to be expended by us should not exceed \$10,000, the limit of your policy.

Mr. Miller telegraphed to Boston for | Mr. Carter, who arrived here Monday, and with the very efficient co-operation of Mr. Jackson, whom you employed to

investigate these claims, has been able | to secure two very effective settlements.

Judge Sommers has been very active in co-operating with us, and we now expect to dispose of the four | death cases for about \$8,000; we hope to settle the case of the injured man for an amount not to exceed \$1,000.

The man | who was not killed, but whose arm was severely injured by a compound fracture, is getting along as well as could be expected and appears | to be ready to settle his claim as soon as the doctors can say what the probable extent of his injuries will be. We have | arranged to keep him in a friendly frame of mind by paying his expenses at the hospital, and he in turn has agreed not to | consult with or employ an attorney. We hope that satisfactory settlement can be made with him in the near future.

We have gone over the | statements of the several witnesses in connection with the accident and have had several conferences with Judge Miller and Mr. Jackson, and we | feel satisfied that the whole matter is being handled in the most effective way possible under the circumstances.

We shall keep you advised of any | new developments which may arise in connection with these claims, and we hope our efforts in your behalf will be satisfactory to you.

Yours truly, |

(375)

221

Mr. E. W. Sprague,
Shreveport, La.

Dear Sir:—

Your favor of the 29th ult., in relation to your Jackson County land, received.

The Legislature of Missouri amended the home-

stead law in 1895 by striking out certain provisions. I suppose if Mr. Jones died in 1896, as stated in your letter, the law at that time would govern your case. Judge Brown held in *Hayes vs. Cox*, 153 Mo. 242, and in *re Marvin's Estate*, 157 Mo. 151, that the homestead of the head of a family cannot be sold for the payment of his debts, subject to the homestead of the widow and children while the widow lives or remains unmarried and while the youngest child remains a minor. Later on, in *Blaine vs. White*, 160 Mo. 1, Judge Burke held the other way and wrote a strong opinion stating that it was never the intention of the law that an estate should be in process of settlement for, say, possibly twenty years or more, until the youngest child became of age, or possibly fifty years during the lifetime of the widow, nor that there should be more than one administration upon the same estate, one or the other of which would be absolutely necessary, and that the land subject to the homestead was subject to sale or the payment of debts against the estate. He held further that the law intended that the whole estate should be administered, including the homestead, subject, however, to the homestead rights of the widow and children.

This opinion was written while the case was in Division 2 of the Supreme Court. The case was then transferred to Court in banc and his opinion was adopted as the opinion of the whole Court; but the Court held that the facts in that case occurred prior to the amendment of 1895 and that the opinion of Judge Burke in the *Blaine-White* case was not in conflict with the cases of *Hayes vs. Cox* and in *re Marvin's Estate*; but did hold that "The rulings in those cases to the effect that the homestead of a deceased housekeeper or head of a family within the statutory size and limits,

cannot be sold under the homestead law of 1875 by an order of the probate court | of the proper county for the payment of the debts allowed against the estate of the deceased, subject to the homestead rights of a widow | and minor children, are disapproved." In this opinion all the judges concurred.

This case involves a very close question and you had better consult your | lawyer up there before taking any steps in the matter.

Yours very truly,

(488)

222

MEMORANDUM ON MOTION FOR NEW TRIAL.

The petition in this case charges that plaintiff was an employe of the defendant and was injured by another | employe of defendant who was acting under immediate orders of an officer, foreman, and vice-principal of said defendant, and who negligently and carelessly threw | a large timber from the fourth floor of defendant's building upon plaintiff, thereby causing the injuries complained of.

The petition in another paragraph charges that | the injuries complained of were due to and caused by the negligence aforesaid in ordering defendant's employe to throw the timber from the fourth floor | into the yard and upon the plaintiff.

The evidence introduced by plaintiff and defendant both shows very clearly that the employe, Sutter, who threw the | board out of the window which struck the ground and fell on plaintiff, was working on the fourth floor of defendant's building helping Koenig, whom | the evidence showed to be the varnish foreman.

On the morning of the accident, Sutter and Koenig

were taking down some old shelves and were | keeping some of the boards and throwing away others out of the window.

The evidence is clear and uncontradicted that two boards were thrown out | of the window at or before the time plaintiff was hurt. Koenig was ripping boards from the shelves and handing them to Sutter. Before throwing | out the first board, Sutter asked Koenig whether he wanted to use it and Koenig said, "No, you might as well throw that out; it | is good for nothing." Sutter then went to the window, looked out, saw plaintiff working down near the east end of the building, about twenty-five | feet away, and thereupon threw the board out of the window. In two or three minutes Koenig handed Sutter another board which looked to Sutter like | the first one he had thrown out of the window, and he thereupon proceeded to throw it out of the window without looking. There was | no order given Sutter to throw this second board out, nor was Koenig in a position, as far as the evidence shows, to look out | of the window himself to see if anyone was underneath.

The negligence, if any, in this case was the negligence of Sutter in failing to | look out of the window before he threw out the second board, which he says he threw out two or three minutes after he had | thrown out the first.

It will be conceded that Sutter and the plaintiff were fellow-servants and the only possible theory upon which the defendant | can be held liable in this case is that the varnish foreman, Koenig, was himself negligent. We submit that on this point there was no | evidence of any kind tending to show that Koenig knew, or ought to have known, that anyone was working below the window from which Sutter | threw the board.

Furthermore, Sutter looked before he threw the first

board and the presumption was that he would look again before throwing out any | more boards. The order to throw out the first board was the only order given by Koenig, but even had Koenig given an order to | throw out the second board, the manner in which the order was executed, if negligent, was the only negligence, and not the order itself.

In | the case before your honor Sutter and the plaintiff were fellow-servants and the manner of throwing out the board which injured plaintiff did not | pertain to the duty which the defendant owed to the plaintiff. There is no charge in the petition that defendant failed to furnish a reasonably | safe place in which to work, but the theory upon which plaintiff brought his suit and introduced his evidence is that Koenig, the varnish foreman, | ordered Sutter to throw the timber into the yard and upon the plaintiff. The evidence wholly fails to prove any negligence on that point.

The | evidence of the plaintiff himself shows that he was guilty of contributory negligence. He testified on cross-examination that he had seen lumber thrown out | on the morning that he was hurt. In answer to your Honor's question, he admitted that he knew that lumber was being thrown out of | the window.

Witness Rand, who worked in the yard with plaintiff, testified that he warned plaintiff a little while before the accident to look out | for boards.

All of the evidence showed that boards had been thrown out of the windows for three or four days prior to the morning | on which plaintiff was hurt, and the plaintiff knew of this fact.

The negligence in this case was the plaintiff's own in placing himself in a position of danger after having been warned by his helper.

In conclusion, we respectfully submit that the

defendant was guilty of no negligence; that Koenig |
was guilty of no negligence; that Sutter, if negligent,
was at the time careless only in the manner of the per-
formance of his duty and | that his negligence, if any,
was the negligence of a servant; that plaintiff was guilty
of negligence in failing to show ordinary care for his |
own protection.

For these reasons, we submit that the motion for a
new trial should be sustained.

(867)

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, John Smith, of Canton, in the County of Stark, State of Ohio, have made, constituted, and appointed Charles Brown, of Akron, County of Summit, State of Ohio, a true and lawful attorney for me and in my behalf to sell and dispose of, absolutely, in fee simple, the following described tract of land, or any part thereof, in the County of Stark, State of Ohio, to-wit:—

.....

.....

hereby giving and granting unto my said attorney full power and authority generally to do and perform all and every act | whatsoever requisite or proper to effectuate all or any of the premises, with the same powers and to all intents and purposes with the same validity as if I were personally present, hereby ratifying and confirming whatsoever my said attorney shall and may do by virtue hereof in the premises.

IN WITNESS WHEREOF, I, the said John Smith, have hereunto set my hand and affixed my seal, this fifteenth day of January, in the year of our Lord one thousand nine hundred and five.

Signed, | sealed and delivered
in the presence of

(207)

.....[Seal]

.....

STATE OF MISSOURI, }
 CITY OF ST. LOUIS. } ss.

IN THE CIRCUIT COURT, CITY OF ST. LOUIS
DECEMBER TERM, 1903.

| | | | |
|--------------------------|---|----------|-------------|
| George P. Faversham, | } | No. 5637 | Room No. 15 |
| Plaintiff, | | | |
| vs. | | | |
| Sterling Realty Company, | } | | |
| Defendant. | | | |

Now comes plaintiff in the above entitled cause and moves the Court to strike from the files the answer filed by defendant in the above entitled cause on November 10, 1903, which is in words and figures following:

.....

.....

.....

and that said answer, filed on November 10, 1903, was an amended answer, and that said amended answer is improperly entitled as an original answer, and that no leave of Court | was obtained by defendant to file said amended answer as required by Rule 22 of this Court.

CONTRACT OF SALE

KNOW ALL MEN BY THESE PRESENTS, that I, Charles Williams, of Columbus, Ohio, of the first part, for and in consideration of the sum of fifteen hundred (1,500) dollars, lawful money of the United States, to me in hand paid by Henry Anderson, of Springfield, Ohio, of the second part, the receipt whereof is hereby acknowledged, have bargained and sold, and by these presents do grant and convey unto the said party of the second part, his executors, administrators and assigns, all my interest in the publication of that certain book entitled "Forestry in America," consisting of one | thousand stereotyped plates of said book.

TO HAVE AND DISPOSE OF the same as his own property. And I do covenant and agree to and with the said party of the second part, that I am the owner and have the right to transfer said property, and will defend the same against any person or persons whomsoever.

IN WITNESS WHEREOF, I hereunto set my hand and seal, the tenth day of March, one thousand eight hundred and ninety-three.

Signed and delivered)

in the presence of)

.....)

.....)

..... [Seal]

AFFIDAVIT

STATE OF MISSOURI }
CITY OF ST. LOUIS. } ss.

James H. Browning, being duly sworn on his oath, states that he is one of the attorneys for the Duplex Lumber Company, a corporation, plaintiff in the above entitled cause, that there is reasonable ground to believe that such judgment debtor, John P. Douglas, has property subject to execution, and has conveyed, or attempted to convey, his property with a design to defraud, hinder or delay his creditors; that this affidavit is made to the best of the knowledge and belief of this affiant.

James H. Browning.

Subscribed and sworn to before me this 12th day of January, 1904.

My commission expires on the 1st day of January, 1905.

[Seal] Samuel P. McClelland,
Notary Public, City of St. Louis.

WILL

KNOW ALL MEN BY THESE PRESENTS, that I, William Blackstone, of the City of Cincinnati, in the County of Hamilton, and State of Ohio, being in good health and of sound and disposing mind and memory, do make and publish this my last will and testament, hereby revoking all former wills heretofore made.

FIRST: I hereby constitute and appoint my wife, Susan B. Blackstone, to be sole executrix of this my last will, directing my said executrix to pay all my just debts and funeral expenses and the legacies hereafter provided for out of my estate.

SECOND: I give | to each of my children, Emma B. and Mary H. Blackstone, the sum of ten thousand (\$10,000) dollars, to be paid to each of them as soon after my death, or within two years, as conveniently may be done.

THIRD: I devise to my executrix all the rest and residue of my real estate, so long as she shall remain unmarried and my widow, with remainder thereof, on her decease or marriage, to my said children and heirs respectively, share and share alike.

IN TESTIMONY WHEREOF, I hereunto set my hand and seal this twenty-fifth day of May, one thousand eight | hundred and ninety-three.

.....[Seal.]

Signed and sealed by the said William Blackstone, who, at the same time, published and declared the same as and for his last will and testament, in the presence of us, who in his presence and in the presence of each other and at his request, have hereunto subscribed our names as witnesses.

.....
..... } Witnesses.
.....

SPECIFICATIONS

For the Residence of Mr. C. H. Christy, Buffalo, New York.

These specifications are intended to embrace the entire structure, complete and ready for occupancy. For a particular description of the work, see the drawings, which are to be considered with and made part of these specifications.

Excavations:

Foundation trenches for outside walls are to be excavated to a depth of 4 ft. below base of rail. The earth is to be thrown inside of walls, to be carefully back-filled behind same, and to be raised to height on drawings to support floor.

Stone Work:

Foundation, masonry and concrete work are to be built to correspond with the dimensions given on the drawings. All stone to be best | quality obtainable in the vicinity of the work.

Carpenter Work:

All framing lumber to be yellow pine.

1st story joist to be 2 x 8 x 16 center bridged.

2nd story " " " 2 x 8 x 16 " "

Ceiling " " " 2 x 4 x 16 " "

Roof rafters " " " 2 x 4 x 16 " "

Studding " " " 2 x 4 x 16 " "

Porch joist " " " 2 x 6 x 16 " "

Roof sheathings to be 1 x 4 No. 2 Y. P. boards, laid 1" apart, firmly nailed to | each rafter, and covered with extra A star shingles. Outside walls to be sheathed up with No. 2 Y. P. boards and red rosin sized building paper.

ABSTRACT OF TITLE

St. Louis, August 25, 1911.

Mr. Charles E. Swift,
210 Olive St., St. Louis.

Dear Sir :

We have examined the abstract of title shown us to lot twenty-five (25), in the subdivision of block five (5) in Bradley's subdivision of the west half ($W. \frac{1}{2}$) of the southeast quarter ($S. E. \frac{1}{4}$) of section twelve (12), township twenty-six (26) north, range fifteen (15) west of the third principal meridian, in St. Louis County, Missouri, said abstract being as follows :

1. A copy by St. Louis Title & Trust Company of an abstract by Thompson & Company, showing title from the United States Government and brought down to show title acquired by Joseph H. Bradley | by deed therein shown as No. 6.

2. A copy by St. Louis Title & Trust Company of an abstract by Thompson & Company, which begins by assuming that Joseph H. Bradley acquired a good title by first deed therein shown, and shows title down to November 24, 1881.

3. A copy by St. Louis Title & Trust Company of an abstract by St. Louis County Abstract Company from November 24, 1881, to August 10, 1892.

4. A copy by St. Louis Title & Trust Company of an abstract by St. Louis County Abstract | Company from August 10, 1892, to September 4, 1898.

5. An abstract by St. Louis Title & Trust Company from September 4, 1892, to October 24, 1904.

6. An abstract by St. Louis Title & Trust Company from October 24, 1904, to June 24, 1907.

From such an examination we are of the opinion that the title to the said lot on the last mentioned date,

as shown by said abstract, was good in George T. Koehler, subject to the following:

I. To a trust deed from John S. Carberry to Robert | L. Paxton, dated February 11, 1903, and given to secure a note for \$2,000, payable November 3, 1905, with interest at the rate of six per cent per annum, payable semi-annually.

II. To the taxes for the years 1906 and 1907, and subsequent thereto.

III. To the rights of all parties in possession of said premises.

IV. To all rights, if any, to mechanics' liens.

MEMORANDUM: If there are any improvements on said premises, you should see that the improvements, if any, upon adjoining premises, do not extend over on the premises in question, having | a survey made if necessary to determine these facts.

NOTE: As shown by plat in said abstract, said lot is 30 x 140 feet deep to a 16-ft. alley, and is the third lot west of the southwest corner of Delmar avenue and Seventy-third street.

Respectfully,

(450)



2

SPECIAL DICTATION WORK
AND ABBREVIATIONS



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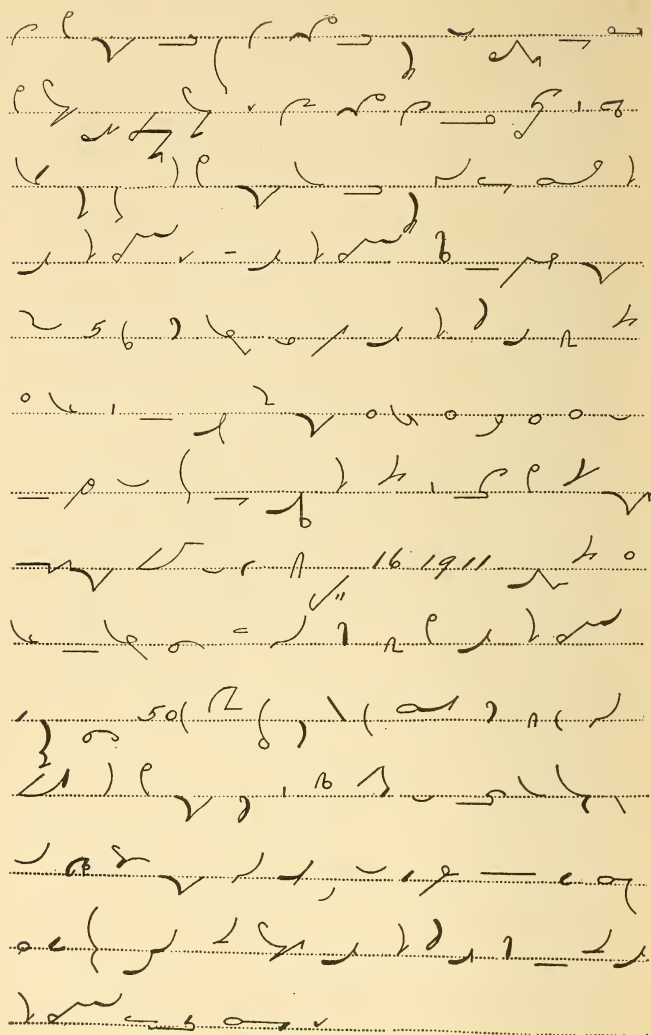
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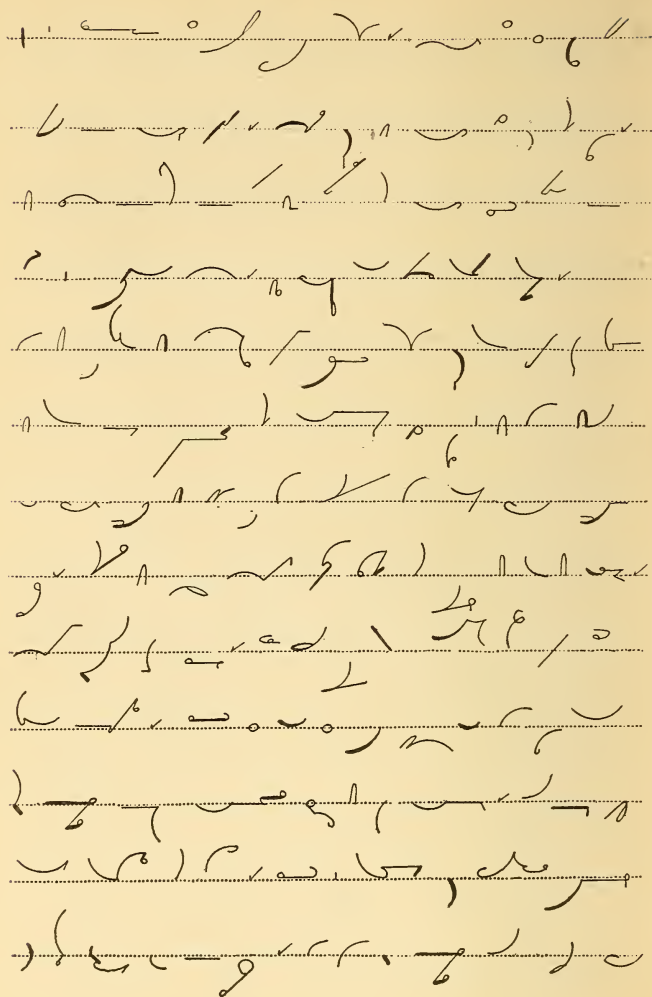
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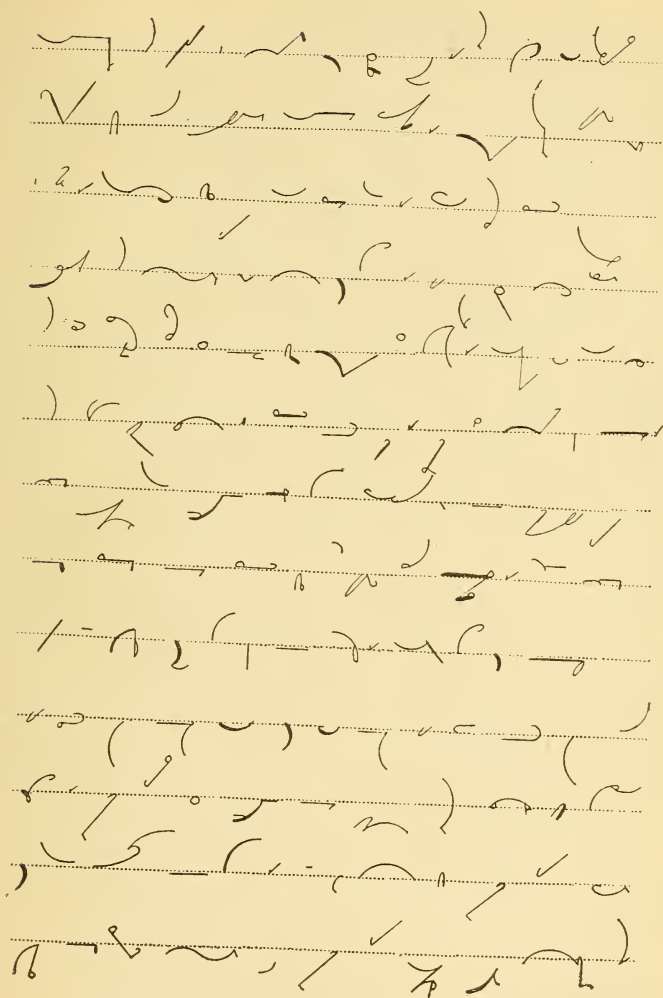
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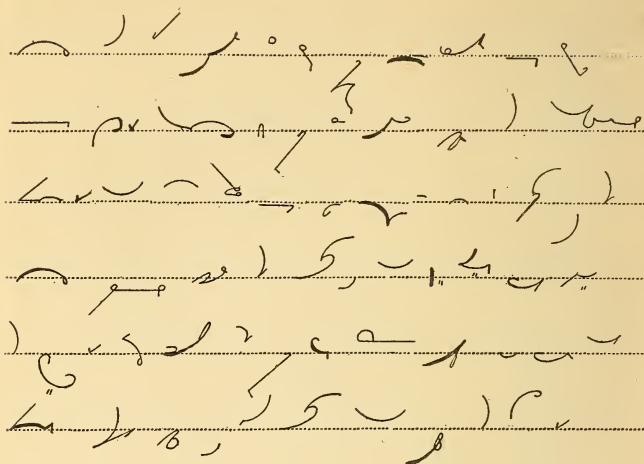
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AGREEMENT

THIS AGREEMENT, made and entered into this _____ day of _____, 1911, by and between SHIPLEY BROS. CONST.CO., party of the first part, and SMITHERS & MASON CONTRACTING AND BRICKLAYING CO., a corporation of the City of St. Louis and State of Missouri, party of the second part, WITNESSETH:

WHEREAS, Shipley Bros. Const. Co. is the original contractor, with the Morgan Realty Co., for the construction and erection of an eight-story-and-basement warehouse building, to be erected on the northwest corner of Sarah and Olive Sts., according to the plans, specifications, and drawings prepared by Albert H. Willis, Architect, | the work of construction and erection all to be under the supervision of said above named Architect:

NOW, THEREFORE, in consideration of the sum of _____, to be paid by the party of the first part; the party of the second part, Smithers & Mason Contracting and Bricklaying Co. covenants and agrees to furnish and erect all the Brick and Terra Cotta Work as shown on plans and called for in specifications for the building hereinbefore mentioned, and all of said work to be done and all materials to be furnished under the supervision and to the satisfaction of said Architect superintending | the construction and erection. All of the materials, labor, tools, scaffolding, and other things required for the doing of said work are to be furnished by and at the expense of the party of the second part.

The party of the second part agrees to commence the work within five days after receiving notice from the party of the first part that the building is ready and to proceed with the work as rapidly as possible, so as not

to cause any delay to the progress of the building, and to have all of said brickwork and terra cotta work | completed not later than June Sixteenth, Nineteen Hundred and Eleven, providing the building is ready to receive same, it being agreed that the said party of the second part shall forfeit the sum of Fifty Dollars liquidated damages for every day expiring after that date before the completion of said work aforesaid, and this condition not to be made or rendered void by alterations and additional work being performed, but in such case the time shall be extended as shall be deemed proper by the Architect and party of the first part and agreed to by the party of | the second part, at the time of such extension.

It is agreed and understood that the plans, specifications and drawings are made for the construction and erection of the building hereinbefore mentioned by Albert H. Willis, Architect, a copy of which is on file in the office of said Architect; and it is further agreed that said plans, specifications, and drawings are made a part of this contract and shall have the same force and effect as if expressed herein.

The Architect shall be at liberty to make any deviation from, or alterations in, the plans, form of construction, detail and | execution, described by the drawings and specifications, without invalidating or rendering void this contract; and in case of any difference in the expense in this part of the work, the value of the work added or omitted shall be computed by the Architect and the party of the first part and agreed to by the party of the second part; and the amount so ascertained shall be added to or deducted from the contract price herein stated, and the decision of the Architect as to the amount shall be final.

In case of a general strike in any branch of | the building trades which affects the progress of the work to be done under this contract, the party of the first part agrees to extend the time of completion for each and every day during said strike, after due notice has been served upon the party of the first part that such a strike exists, which notice must contain the certification of the Architect that the strike is such that an extension of time should be granted.

IN WITNESS WHEREOF, we, the said parties,
have hereunto set our hands and seals this.....
day of....., Nineteen Hundred and Eleven. |

CHARACTER

If you desire complete success, let me urge upon you, above all things, character. *Character* inspires confidence. It is the noblest possession a man can have. | Build upon it—it is a sound and solid foundation. And not only so, but it carries with it a power and influence that | always tells. It is a better legacy for your children than stocks and bonds. No money can measure its value, and no man can take | it away from you without your own consent. Character forms the ground work for a useful and successful life.

Young men should see to it | that they sow good seed. “Whatsoever a man soweth, that shall he also reap.” If you sow tares you will reap tares.

If young men | would but consider how much their parents and friends are interested in their future, they would be stimulated to make for themselves character above suspicion | or reproach. The humblest person within the sound of my voice has father, mother, sister, or some one who feels a deep interest in his | welfare.

Make for yourself a good name. The young man whose word cannot be believed, whose honesty is suspected, is not the man that the | business world has open places for. He will soon realize that, “A good name is rather to be chosen than great riches.” It is difficult | to succeed without a good name.

A safe means of building up character is to practice the virtues of frugality, industry, temperance, and honesty. It is | better to be honest than rich, and to maintain the honor and integrity of your own heart than to possess the wealth of an | Astor. Wealth is a blessing or a curse, as it is used for good or perverted for evil.

I fear that too great an estimate | is placed upon

wealth. Money is as dross when compared to knowledge and character. Merchants forget that knowledge is the food of the soul. They | seem too often to think that the acquisition of knowledge should be confined to literary and professional men. Those engrossed in commerce require recreation. | Let them but divert their minds from the pursuit of wealth for an hour each day, and devote that hour to the cultivation of the | intellect and social duties, and they will thereby not only improve their health, but will become well informed on all important subjects. Of course, they | must make a careful selection of books and then read them understandingly. Make the Bible your daily study. It is the best book ever printed, | aside from its divine teachings.

Strive as near as poor human nature will allow in all of your transactions to | do unto others as you would have them do unto you. Be true and honest in all the relations of life. Establish a reputation for | uprightness, promptness, and fair dealing, and you are on the road to success. Let all your transactions be based on integrity of character, and make your | word as good as your bond. If you labor under disadvantages, overcome them by patient and untiring application. Work diligently while you have youth and | activity. Remember, there is much in starting right. One false step ruins the prospect of many a young man for life. What duty soever may | be assigned you, if it is sweeping the office, see to it that your work is *well done*. Neglect not any matters of detail, however | small, and strive to be accurate. Accuracy is a mark of good training.

Method and punctuality are important traits and will enable you to accomplish | much to your satisfaction and to the satisfaction of those with whom you have business transactions. Without method and care the largest fortune will | go to waste. Never leave for

tomorrow what should be done today, nor for another to do what ought to be done by yourself.

Economy, | which is so important to the human family, seems a hard lesson for our people to learn.

I do not mean that economy which only | looks to a saving of money, but economy which includes a prudent management of all the means by which property is saved | and accumulated, and more especially to a saving of time and labor. Remember that economy is the parent of honesty, of independence and contentment.

In | my visits to the Old World, I made a careful observation of the manners, customs, and habits of the people, both in Great Britain and | on the continent of Europe. I was impressed with the economy, order, and system practiced, not only in the commercial and banking houses, but | by the people in all pursuits of life.

(783)

HOW TO FILE LETTERS

For the ordinary office the most practical method of filing letters is a system partaking of both the numerical and alphabetical features.

All frequent correspondents | should be indexed alphabetically by firm names in a special book, or card case, and numbered. Each communication from a regular correspondent should have its | indexed number written plainly on it before filing. In answering the letter the stenographer should write the same number in the upper left-hand corner | of the reply.

The numerical system has the great advantage of keeping all correspondence from one firm in one division of the file. For instance, | if Thomas Meehan & Co. is numbered 187, all letters from him will be found together under number 187 in the filing case, no matter | whether the letter is written by the President or the Secretary of the company.

Carbon or tissue copies should be made of all replies. The | letter and reply should be filed together in a cabinet under a division, or in a folder, with a number corresponding to the one in | the index.

For infrequent correspondents no method is simpler or better than the alphabetical. A copy of the reply should be attached to the letter | and filed alphabetically. It is a waste of time and space to give numbers to correspondents who do not write regularly. If an infrequent correspondent | develops into a regular one, you can easily transfer his correspondence from the alphabetical file to the numerical.

Under the alphabetical system the Meehans, Melvilles, | etc., will ordinarily be found in the same section, and should a letter be written to Mr. Naughton, Vice-President of Meehan & Co., the | letter may stray under division N of the file.

In some offices letters are filed by subjects instead of names. The system is much the same, | except that numbers are not necessary.

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ROSCOE CONKLING

Intelligence, integrity, and courage are the great pillars that support states. Above all, the citizens of a free nation should honor brave and independent | men of stainless integrity, of will and intellectual force. Such men are Atlases, on whose mighty shoulders rests the great fabric of the Republic. Flatterers, | cringers, crawlers, time servers, are dangerous citizens of a democracy. They who gain applause and power by pandering to the mistakes, prejudices, and passions | of the multitudes are ever the enemies of liberty. Most people are slaves of habit, followers of custom, believers in the wisdom of the past; and were it not for brave and splendid souls, the dust of antique time would lie unswept, and mountainous error would be too highly heaped | for truth to overawe. Custom is a prison, locked and barred by those who long ago were dust, the keys of which are in | the keeping of the dead. Nothing is grander than when a strong man breaks the chains and levels the walls. The politician hastens to agree with | the majority, insists that their prejudice is patriotism, their ignorance, wisdom; not that he loves them, but because he loves himself. The statesman, the real | reformer, points out and laughs at their follies, denounces their cruelties, enlightens and enlarges their minds and consciences; not because he loves himself, but because | he loves and serves the right, and wishes to make his country great and free. He who refuses to stoop, who cannot be bribed by | the promise of success or the fear of failure, who walks the highway of right, and in disaster stands erect, is the only victor when | real history shall be written by the truthful and the wise. Those who bore the burden of defeat and kept their self-respect, who would not bow | to man or men for place or power,

will wear upon their brows the laurel mingled with the oak.

Roscoe Conkling was an absolutely honest | man. He uttered the splendid truth that the higher obligations among men are not set down in writing, signed and sealed, but reside in honor. | He was the ideal representative, faithful and incorruptible. He believed that his constituents and his country were entitled to the fruit of his experience, to his best and highest | thoughts. No man ever held the standard of responsibility higher than he. He voted according to his judgment, his conscience. He made no bargains; | he neither bought nor sold. To correct evils, abolish abuses, and inaugurate reforms he believed was not only the duty but the privilege of the | legislator. He neither sold nor mortgaged himself. He was in Congress during years of vast expenditure and war and waste; when the credit of the | Nation was loaned to individuals, when claims were thick as leaves in June, when the amendment of a statute, the change of a single word, | meant millions, and when empires were given to corporations, he stood at the summit of his power, the peer of the greatest of leaders, tried | and trusted. No corporation was great enough to purchase him. His vote could not be bought. His hand was never touched by any bribe; on | his soul there was never a sordid stain. Poverty was his priceless crown. Above his marvelous intellectual gifts, above all places he ever reached, above the | ermine he refused, rises his integrity; like some great mountain peak it stands, firm as the earth beneath, pure as the stars above. He was an orator, earnest, | logical, intense, and picturesque. He laid the foundation with care, with accuracy and skill, and rose by "cold gradation and well balanced | form" from the corner stone of his statement to the domed conclusion. He filled the

stage; he gladdened the eyes of his audience. He | had that indefinable thing called presence. Tall, commanding, erect, ample in speech, graceful in compliment, Titanic in denunciation, rich in illustration, prodigal | of comparison and metaphor, his measured sentences fell like music on the enraptured throng. He had a profound aversion for those who insist | on putting a base motive back of the good deeds of others. He wore no mask. He knew his friends. His enemies knew him. He | had no patience with pretense, with patriotic reasons for unmanly acts. He did his work well and bravely, and spoke his thoughts. Sensitive | to the last degree, he keenly felt the blows and stabs of the envious and obscure, and the small blows of the weakest; but the greatest could not drive him from his convictions. He would | not stoop to ask or give explanations; he left his words and deeds to justify themselves. He held in light esteem the friends who | heard with half-believing ear the slander of a foe. He walked a highway of his own, and kept the company of his own self-respect.

He | would not turn aside to avoid a foe, to greet or gain a friend. In his nature there was no compromise. To him there were | but two paths, the right and the wrong. He was misrepresented and misunderstood, but he would not answer. He knew that character spoke louder than | words. He was as silent then as he is now, and his silence, better than any form of speech, refuted every charge. He was an American, | proud of his country, that was and ever will be proud of him. He did not find perfections only in other lands. He did not | grow small and shrunken, withered and apologetic, in the presence of those upon whom greatness had been thrust by chance. He could not be overawed by dukes or lords, | or flattered into subserviency by the patronizing smiles of kings. In the midst of convention-

alities he had a feeling of suffocation. He believed in the | royalty of man, in the sovereignty of the citizen, and in the matchless greatness of the Republic. He was of a classic mold, a figure from | the antique world. He had the pose of great statues, the pride and bearing of the intellectual Greek, of the conquering Roman; and he stood | in the free air as though in his veins there flowed the blood of a hundred kings. And as he lived he died. Proudly he | entered the darkness, or the dawn, we call death. Unshrinkingly he passed beyond the horizon, beyond the twilight's purple hills, beyond the utmost reach of human | harm or help, to that vast realm of silence or joy, where the innumerable dwell; and he has left with us his wealth of thought and deed, the memory of a brave, | honest man, who bowed alone to death.

(1132)

ABBREVIATIONS

A

Afternoon, p. m.
Account, acct., a/c
Advertisement, adv.
Agent, Agt.
All right, O. K.
Amount, amt.
And so forth, etc.
Ante meridian, a. m.
Assistant, Asst.
Attorney, Atty.
Avenue, Ave.
After Christ, A. D.

B

Balance, bal.
Barrel, bbl.
Before noon, a. m.
Bill of Lading, B/L
Before Christ, B. C.
Brothers, Bros.
Building, Bldg.
By way of, via

C

Care of, c/o
Carload, C/L
Carrier's Risk, C. R.
Charges, Insurance and
Freight, c. i. f.
Claim Sheet, C/S
Colonel, Col.
Company, Co.

Credit, cr.

Collect on Delivery, C. O. D.

D

Debtor, dr.
Deadhead, D. H.
Dray Ticket, D/T
Ditto, do.
Doctor of Divinity, D. D.
Doctor of Medicine, M. D.

E

East, E.
Esquire, Esq.
Et cetera, etc.
Expense Bill, E/B

F

Feet, ft.
Free on Board, f. o. b.

G

Gallon, gal.
Governor, Gov.

H

Honorable, Hon.
Hundredweight, cwt.

I

Inch, in.
Instant, inst.

J

Junior, Jr.

M

Manufacturing, mfg.
 Manuscript, MS.
 Member of Congress, M. C.
 Memorandum, memo.
 Mister, Mr.
 Mistress, Mrs.
 Messieurs, Messrs.
 Month, mo.
 Manager, Mgr.

N

Namely, viz.
 North, N.
 Number, no.

O

Owner's Risk, O. R.
 Overcharge, O. C.

P

Post Office, P. O.
 Post Office Order, P. O. O.
 Post meridian, p. m.
 Postmaster, P. M.
 Postscript, P. S.
 Pound, lb.
 President, Pres.
 Proximo, prox.

Q

Quart, qt.
 Quarter, qr.

R

Railroad, R. R.
 Railway, Ry.
 Reverend. Rev.

S

Secretary, Sec'y.
 Senior, Sr.
 South, S.
 Steamship, S. S.
 Street, St.
 Superintendent, Supt.

T

Take notice, N. B.
 Territory, Ter.
 That is, i. e.
 Treasurer, Treas.

U

United States, U. S.
 Ultimo, ult.

V

Volume, vol.
 Vice President, V. Pres.

W

Way Bill, W/B.
 West, W.

Y

Yard, yd.

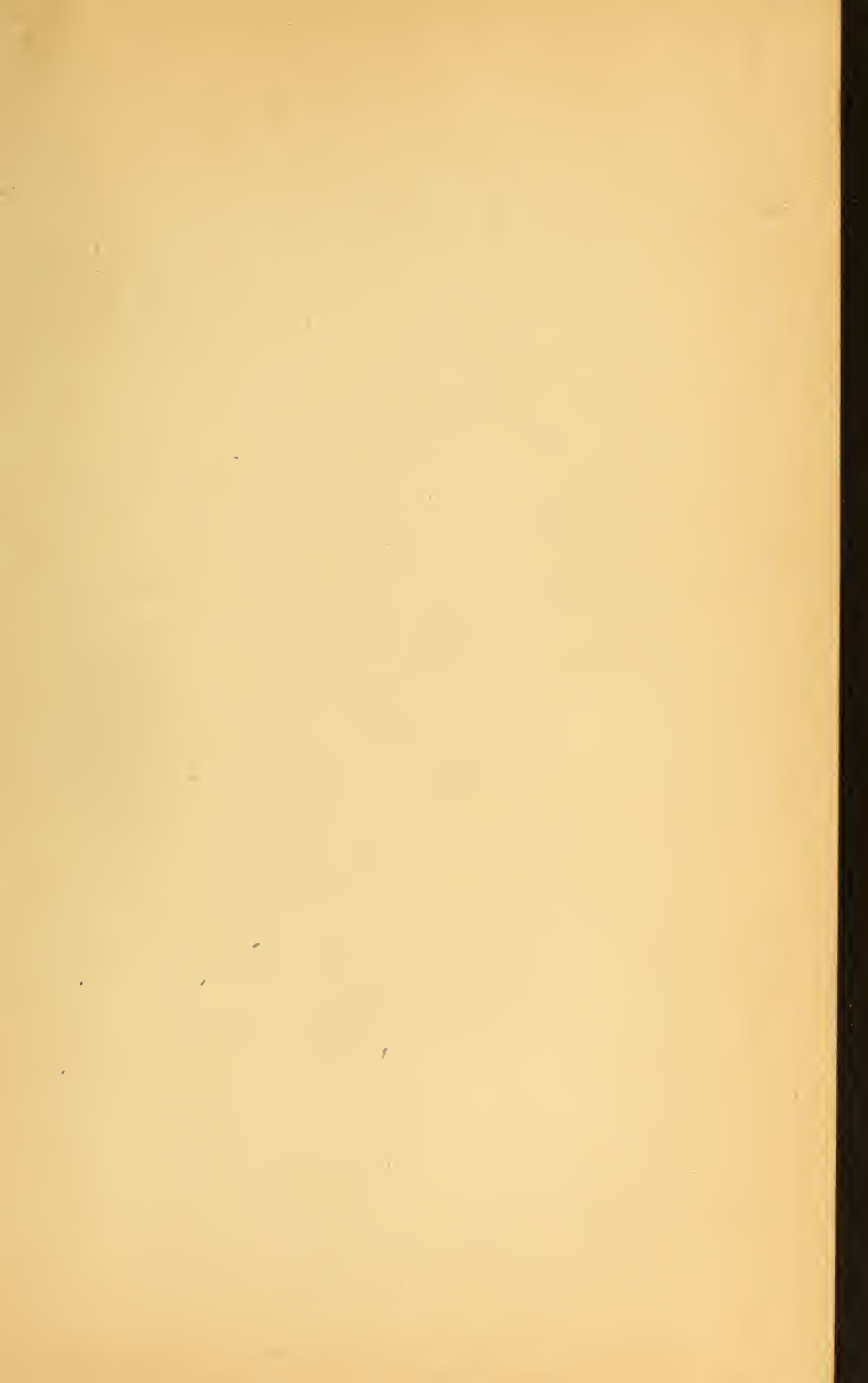
STATES

| | |
|----------------------|-----------------------|
| Alabama, Ala. | Nebraska, Neb. |
| Alaska, Alaska. | Nevada, Nev. |
| Arizona, Ariz. | New Hampshire, N. H. |
| Arkansas, Ark. | New Jersey, N. J. |
| California, Cal. | New Mexico, N. Mex. |
| Colorado, Colo. | New York, N. Y. |
| Connecticut, Conn. | North Carolina, N. C. |
| Delaware, Del. | North Dakota, N. Dak. |
| Florida, Fla. | Ohio, Ohio. |
| Georgia, Ga. | Oklahoma, Okla. |
| Idaho, Idaho. | Oregon, Ore. |
| Illinois, Ill. | Pennsylvania, Pa. |
| Indiana, Ind. | Rhode Island, R. I. |
| Iowa, Iowa. | South Carolina, S. C. |
| Kansas, Kan. | South Dakota, S. Dak. |
| Kentucky, Ky. | Tennessee, Tenn. |
| Louisiana, La. | Texas, Tex. |
| Maine, Me. | Utah, Utah. |
| Maryland, Md. | Vermont, Vt. |
| Massachusetts, Mass. | Virginia, Va. |
| Michigan, Mich. | Washington, Wash. |
| Minnesota, Minn. | West Virginia, W. Va. |
| Mississippi, Miss. | Wisconsin, Wis. |
| Missouri, Mo. | Wyoming, Wy. |
| Montana, Mont. | |

MONTHS

| | |
|----------------|------------------|
| January, Jan. | July, July. |
| February, Feb. | August, Aug. |
| March, Mar. | September, Sept. |
| April, Apr. | October, Oct. |
| May, May. | November, Nov. |
| June, June. | December, Dec. |





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